

*The Commonwealth of Massachusetts*

---

ANNUAL REPORT

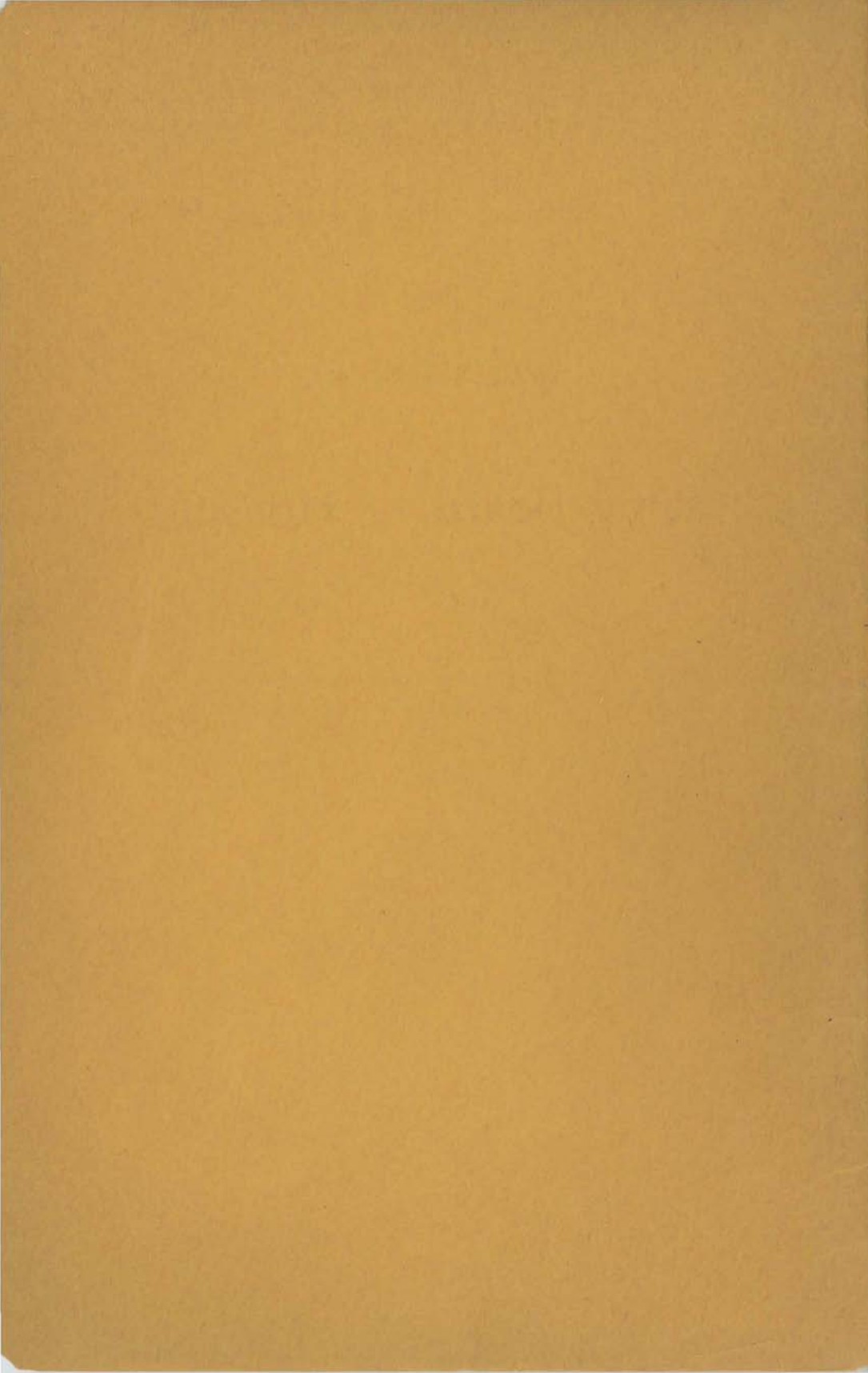
OF THE

State Board of Housing

FOR THE YEAR ENDING NOVEMBER 30, 1939

DEPARTMENT OF PUBLIC WELFARE





The Commonwealth of Massachusetts

ANNUAL REPORT

OF THE

State Board of Housing

FOR THE YEAR ENDING NOVEMBER 30, 1939

Mass. DEPARTMENT OF PUBLIC WELFARE



Foreword . . . . .	STATE HOUSE, BOSTON	Page 3
Studies of Substandard Areas in Cities of:	MASS. OFFICIALS	
Beverly, Massachusetts . . . . .		5
Newburyport, Massachusetts . . . . .		10
Revere, Massachusetts . . . . .		12
Springfield, Massachusetts . . . . .		23
Worcester, Massachusetts . . . . .		28
Reports of Housing Authorities in Massachusetts (Excerpts from):		
Boston Housing Authority . . . . .		34
Cambridge Housing Authority . . . . .		36
Fall River Housing Authority . . . . .		37
Holyoke Housing Authority . . . . .		39
Lawrence Housing Authority . . . . .		40
Lowell Housing Authority . . . . .		41
New Bedford Housing Authority . . . . .		43
Financial Statements:		
Chicopee Falls Housing Corporation (Limited Dividend Corp.) . . . . .		44
Lowell Homesteads . . . . .		45
State Board of Housing . . . . .		46

MASS. STATE  
TO  
ATTORNEY GENERAL



331.83  
M415r  
1939  
A

# The Commonwealth of Massachusetts

## DEPARTMENT OF PUBLIC WELFARE

### State Board of Housing

JOHN CARROLL, *Chairman*

J. FRED BECKETT

FRED J. LUCEY

JOSEPH F. HIGGINS

SIDNEY T. STRICKLAND

JOHN B. FOLEY, *Director*

CHARLES P. NORTON, *Architectural Adviser*

## REPORT OF THE STATE BOARD OF HOUSING

*To the Honorable Senate and House of Representatives:*

The Annual Report of the State Board of Housing, covering the period from December 1, 1938, to November 30, 1939, is herewith respectfully submitted.

### Foreword

The year 1939 found the Commonwealth of Massachusetts well under way with a program designed to correct the existing housing evils.

Applications for housing projects were approved for six cities in the State making the totals as follows:

<i>City</i>	<i>Units</i>	<i>Amounts</i>
Boston .....	5,446	\$32,907,000
Cambridge .....	328	2,017,000
Fall River .....	576	2,596,000
Holyoke .....	159	921,000
Lowell .....	534	3,061,000
New Bedford .....	398	2,206,000
	<hr/> 7,441	<hr/> \$43,708,000

As the necessary legal steps were completed, the local Authorities formed their administrative staffs and started work on the program.

Land acquisition was begun in five cities; namely, Boston, Fall River, Holyoke, Lowell and New Bedford. The tabulation below shows how the money was distributed:

### *Amount paid to:*

Individual Owners	—	\$2,067,576.00
Private Mortgagees	—	235,657.00
Banks, for Equities and Mortgages	—	805,082.00
Cities, for Equities and Taxes	—	214,287.00

<i>Total paid for land acquisition to date</i>		<hr/> \$3,322,602.00
--	--	----------------------

These figures are necessarily incomplete as there are many parcels on which no agreement has been reached with the owners, and parcels for which settlement will have to be decided in Court.

The Boston and Lowell Housing Authorities were so far advanced that they were able to award construction contracts totalling \$13,064,500. Work on these contracts was started immediately with resultant benefits to labor payrolls.

As a result of the progress made by Massachusetts in the housing field during 1939, the year 1940 will find projects constructed and operating throughout the State in accordance with the provisions of Chapter 484, and the Commonwealth starting to derive benefits from the housing program.

Due to the progress made by the cities with Housing Authorities, considerable

interest was shown by other cities and towns in the Commonwealth. The State Board continued work done in other years in acquainting the cities and towns throughout the State of what could be done for them in the way of better housing conditions. The State Board received requests from various cities for studies and analyses of their housing conditions. Surveys were made in these cities and results reported to the Mayors. The report included maps indicating the location of major substandard areas with an analysis of each, together with all the real property data. With this material, the degree of substandard housing conditions in the city was determined. The distressed condition of property owners and the extent to which the city and the banks were involved in the areas was also shown. Such work has been valuable in stimulating interest in the housing problems and has given the communities a basis for further action.

The basic soundness of the housing program was shown by the Supreme Court of Massachusetts when they rendered two decisions declaring housing to be a public policy.

The fundamentals of the program are reflected in excerpts of the Supreme Court opinion taken from the first decision, the case of:

"Allydonn Realty Corporation & others

vs

Holyoke Housing Authority & another"

The only question argued, upon which alone a decision is sought, is whether the Housing Authority Law.....is constitutional. The answer in essence depends upon whether under the law public moneys and the power of taxation are to be utilized for purposes that are in their nature public, or for the private advantage of particular persons.

Whatever good may have been accomplished by means of existing regulatory laws and ordinances enacted in pursuance of the police power, neither those means nor the operation of private enterprise has thus far abolished the evil. If the Legislature now believes that an entirely different method of attack is demanded we cannot say that, that belief is unfounded in reason. We cannot say that expenditures directed in a rational manner towards the elimination of slums are not expenditures for a public purpose. It is unnecessary to dilate at length upon the pernicious influence of slums, upon the manner in which that influence may be found to reach out and to affect an entire community, lowering moral standards, and increasing the cost to all of police, fire and health protection. The analogy between a slum and a public nuisance cannot be overlooked. Although the injurious effects of the former are less obvious and more insidious than those of the latter, they are likely to penetrate more deeply and to spread more widely. The abatement of a public nuisance may well be a public purpose..... The elimination of slums can be found to be a direct benefit and advantage to all of the people, to be a matter not readily approached through private initiative but demanding coordinated effort by a single authority, to be in line with the purposes of promoting the public safety, health and welfare for which the government of the Commonwealth was established, and to require for its successful accomplishment the exercise of the power of eminent domain. It may well be deemed to rise to the dignity of a public service.

The statute as a whole is designed to serve a public need, and the money expended for low-rent housing as well as that expended for slum clearance, is for a public use.

As soon as it is established that the primary purpose of the statute is a public purpose, the various provisions for the creation of housing authorities, selection of the site, cooperation by municipalities, exercise of the right of eminent domain, and exemption from taxation take their appropriate places as legitimate parts of the plan.....

We hold that the Housing Authority Law is a valid exercise of the broad legislative power granted to the General Court by art. 4. No. 1, c.1 of Part II of the Constitution.



As the program progressed, the State Board felt that certain phases could be improved. Investigation found that the housing problem in the smaller communities was no less acute, comparatively, than in the larger cities. A great deal of study was given to the possibility of providing homes for the people of low income and welfare classes. The State Board was particularly interested in expanding the housing program within this State to take care of some of these groups. The solution seemed to be the erection of inexpensive homes on inexpensive land where each house would have ample garden space for use in providing partial subsistence. It was thought that this approach would be one of the best methods of self-help for the welfare classes, as well as for other families of low income. The subsistence homesteads were to be erected and operated for people of the lowest income, irrespective of the source of the income, who could not afford adequate housing in towns and rural communities.

This plan would contribute much to the elimination of factors which are detrimental to real estate values and to the well-being of the communities, such as the prevention of undesirable migration of people of low income, and the resultant erection of shacks which are built adjacent to cities and along highways.

As a result of these facts, a conference was held with Governor Leverett Saltonstall, with the view of arriving at remedial legislation. His Excellency sent a special message to the Legislature proposing that the State Board of Housing be given all the rights and powers of a local Housing Authority in order to effect these improvements. This message was incorporated in House Bill No. 2313.

The Bill failed to pass but the State Board still feels that such legislation is necessary in order that the benefits of the housing program may be extended throughout the Commonwealth. It strongly recommends that this Bill be given further consideration at the next session of the General Court.

The United States Housing Act of 1937 provided for a perpetual United States Housing Authority. The appropriation was intended to cover only a three year program and by 1940 these funds will have been exhausted. There is now pending before the Congress an amendment to the United States Housing Act which would provide an additional appropriation of funds to carry on the Housing Program. If this Bill passes, we are confident that Massachusetts will receive its share of the monies. This would permit those cities who were late in organizing local authorities to participate in the program.

### **Report on City of Beverly**

A survey of the city showed that there were four areas in which there was substandard housing. These are shown upon the accompanying map and are marked "1", "2", "3" and "4".

Areas numbered 1 and 2 are located at the entrance to the city from the south and their conditions present an unfair picture of the city as a whole.

Area number 3 is located along Rantoul Street in an industrial section. An effort should be made to get rid of this bad housing but we do not believe the area to be a suitable location for new housing.

Area number 4 is located in Rial Side. This appears to be a squatter colony and its condition has a deterrent effect not only on the surrounding values but on the future development of an otherwise good location.

In area number 1 it has been proposed by the City to widen Front Street from Cabot to Lothrop Streets. As a matter of good city planning it would seem wise to clean up the bad housing adjacent to such a widening and it is for this reason that this area was selected for study.

The real property data, a copy of which is attached hereto (see also block plan), indicates the following facts: The area contains 7.1 acres and there are 66 properties valued at \$163,650. Four of these properties valued at \$3,300 are held by the City in tax title.

This area is in bad physical condition and without question costs the City a great deal more to maintain than the amount received in taxes.

If the present substandard housing in this section could be demolished and new housing built, it would be a distinct civic improvement as well as an economic and social benefit to the City. It would provide a decent, wholesome way of living for many families now forced to live in insanitary houses.

Final conclusions as to the location, type and quantity of housing would necessarily be a matter of local determination. With the exception possibly of the Rantoul Street area, any one of these substandard areas would be suitable for rehousing.

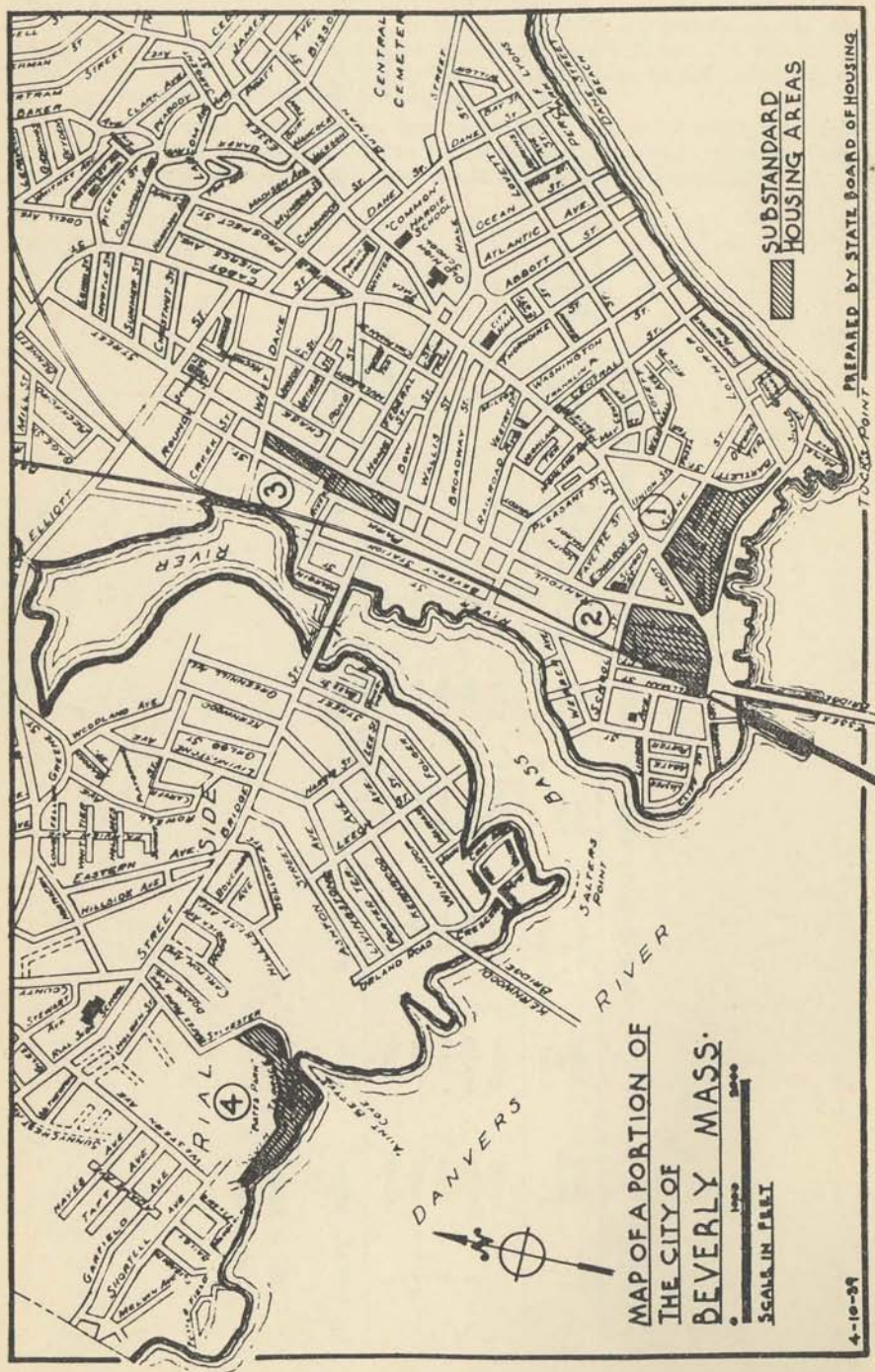


*Real Property Data Substandard Area No. 1—Beverly, Mass.*

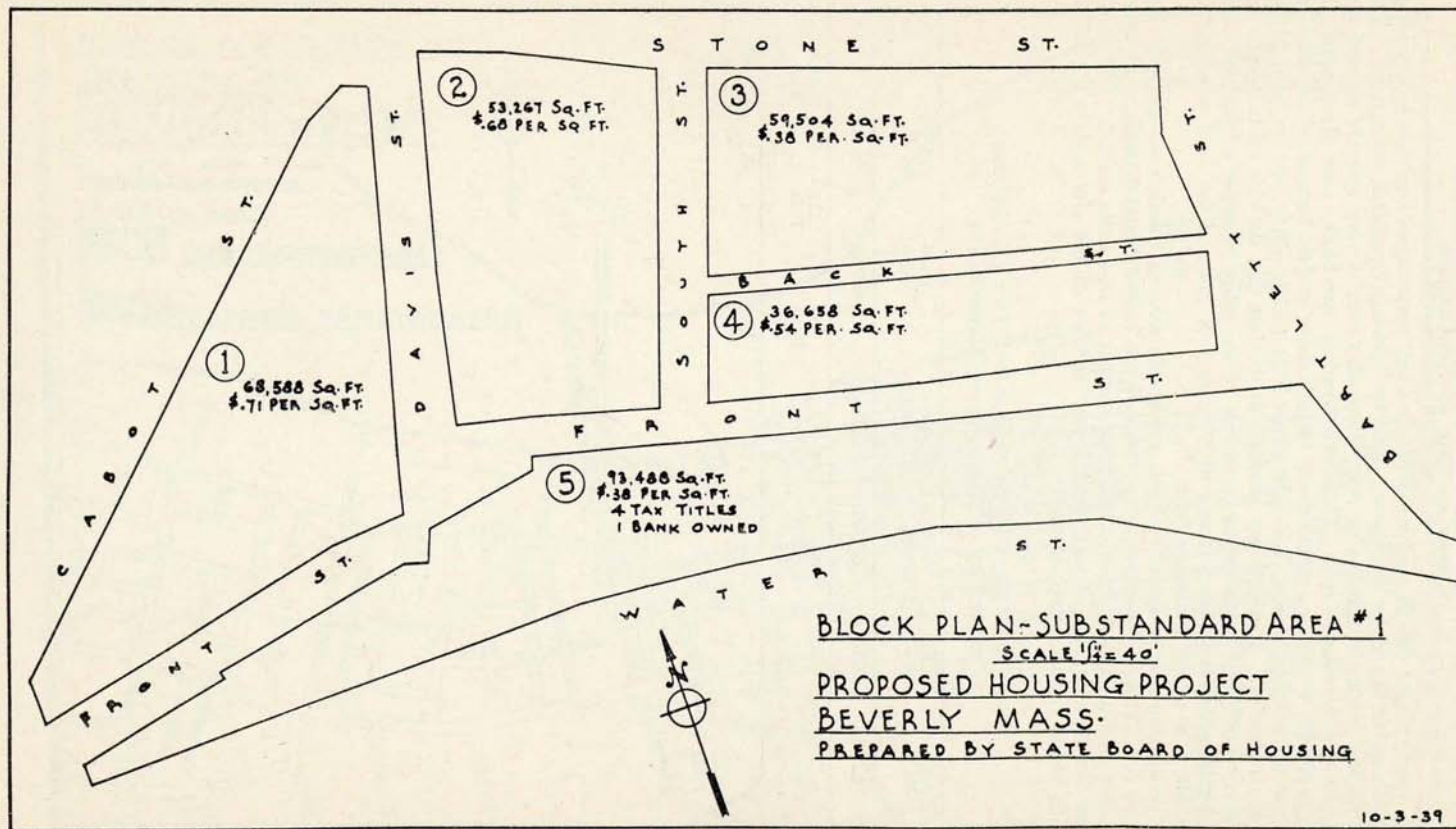
Block	Area Sq. Ft.	Value of Land	Value of Bldgs.	Total Value	Sq. Ft. Value	No. of Tax Titles	Sq. Ft. of Tax Titles	Value of Tax Titles	No. of Bank Owned	Sq. Ft. of Bank Owned	Value of Bank Owned
1	65,588	\$13,250	\$35,050	\$48,300	\$.714	—	—	—	—	—	—
2	53,267	7,100	28,900	36,000	.676	—	—	—	—	—	—
3	59,504	9,175	13,325	22,500	.378	—	—	—	—	—	—
4	36,658	4,450	17,300	21,750	.537	—	—	—	—	—	—
5	93,488	11,250	23,850	35,100	.375	4	14,212	\$3,300	1	3,360	\$2,100
TOTAL	308,505	\$45,225	\$118,425	\$163,650	\$.53	4	14,212	\$3,300	1	3,360	\$2,100

No. of Properties 66

Acreage 7.1









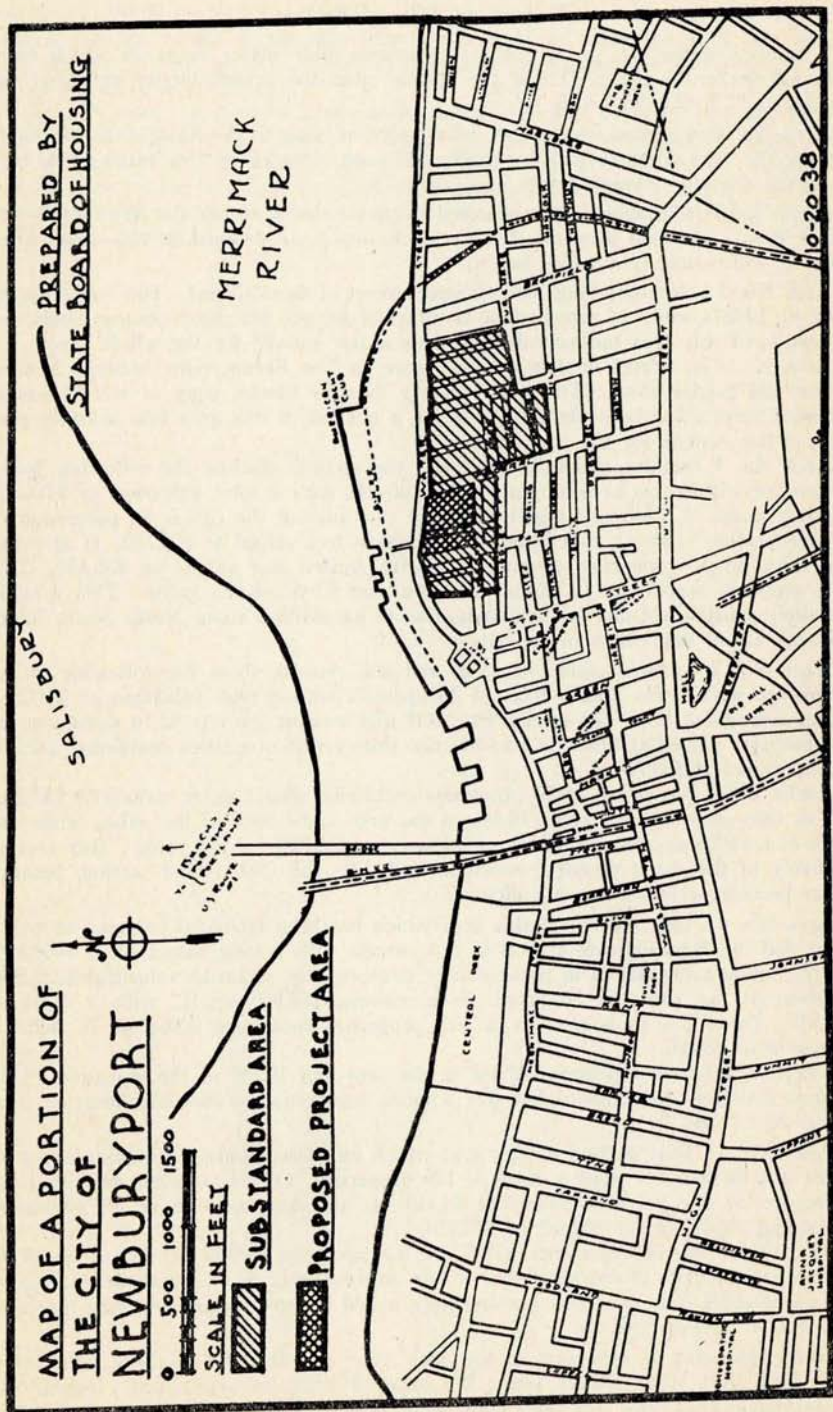
### Report on City of Newburyport

A survey of the city showed a suprisingly small percentage of substandard housing. There was but one major area which could be definitely considered substandard. This is indicated on the accompanying map. Even this area is very sparsely covered and only has bad housing in spots. There are, however, two blocks (see Map) which, in our judgment, would be a suitable site for a housing project because of the dilapidation of the existing houses. We have secured the real property data on these blocks which is attached. We call your attention to the fact that the city holds title to one property which represents almost two-thirds of the entire valuation of the site. This information indicates that the area and square foot price of the land would adapt this site to a sound housing project.

The maintenance by the city of this site shows without question an operating loss to the city. There is, however, a provision of the United States Housing Act which requires equivalent demolition of units for number of new units erected. This would mean for Newburyport, demolition in other sections of the city and is a problem which would require some study.

#### *Real Property Data on Substandard Area (Project site) in City of Newburyport, Massachusetts*

Area No.	Sq.Ft. Land	Val. of Bldgs.	Val. of Land	Total Value	Val. per Sq. Ft.	No. City Owns
1	224,333	\$83,620	\$23,930	\$107,550	\$.48	
Sq. Ft. City Owns	Val. City Owns	No. Bank Owns	Sq. Ft. Bank Owns	Val. Bank Owns	Tax Title	Val. of Tax Title
		1	1,717	\$700	1	\$65,000
Total Properties		32				
Acreage		—	5.15			





### Report on City of Revere

A survey of the city showed that there were four major areas in which there was substandard housing. These are shown upon the accompanying map and are numbered "1," "2," "3," and "4".

Area No. 1 is located in the Oak Island section lying to the East of North Shore Road. The real property data by blocks has been obtained on this entire area, copy of which data is attached hereto.

Area No. 2 is located in the so-called dump section lying to the West of North Shore Road. The real property data by blocks has been obtained on this entire area, copy of which data is attached hereto.

Area No. 3 is located along Revere Street West of the Railroad. The real property data by blocks, copy of which data is attached hereto, has been obtained only for a portion of this area but probably presents a fair sample for the whole area.

Area No. 4 is located in that section known as The Farms, lying between Malden Street and Squire Road. The real property data by blocks, copy of which data is attached hereto, has been obtained only for a portion of this area but probably presents a fair sample for the whole area.

Area No. 1 contains about 20 acres and the records disclose the following facts: There are within this area a total of 258 parcels with a total valuation of \$411,300 or an average of \$.466 per square foot. Of this amount the city is in possession of two properties (school) containing 80,458 square feet valued at \$74,750. It also has tax titles on 56 properties containing 108,516 square feet valued at \$36,550. Tax title property represents 12.3% of the area and 8.9% of the value. This area is definitely substandard and unfortunately, due to its position along North Shore Road, presents a bad impression of the city.

Area No. 2 contains about 18 acres and the records show the following facts: There are within this area a total of 336 parcels with a total valuation of \$651,350 or an average of \$.819 per square foot. Of this amount the city is in possession of one property valued at \$150. It also has tax titles on 66 properties containing 147,278 sq. ft. valued at \$54,700.

Banks are in possession of 14 properties containing 36,051 sq. ft. valued at \$58,250.

Tax title property represents 18.5% of the area and 8.39% of the value, while the bank ownership amounts to 4.53% of the area and 8.94% of the value. This area is probably in the worst physical condition and, like the Oak Island section, because of its location, presents a sorry picture.

Area No. 3: That portion of this area which has been tabulated contains about 16 acres and the facts indicate a total of 216 parcels with a total valuation of \$450,150. Of this amount the city is in possession of one property (school) valued at \$227,500. It also has tax titles on 50 properties containing 159,960 sq. ft., with a value of \$47,450. Banks are in possession of two properties containing 5,864 sq. ft., with a valuation of \$6,800.

Tax title property represents 22.4% of the area and 10.5% of the valuation. This area is definitely substandard but has a more substantial residential character than Areas No. 1 and 2.

Area No. 4: That portion of this area which has been tabulated contains about 20 acres and the records show a total of 179 properties. Of this amount the city is in possession of one property valued at \$6,450. It also has tax title on 18 properties containing 79,432 sq. ft. valued at \$12,350.

Tax title property represents 8.78% of the area and 6.87% of the value. This area is substandard in the sense that it has been blighted by improper developments. It is a splendid location. New housing here would improve values and give direction to a better development.

It is significant to note that in the peak year of 1924, 286 dwelling units were built in Revere while in the year 1938 only 13 units were provided. During the period from 1930-1938, 165 new units were built but during the same period 168 units were demolished, making a net loss over the past eight years of three units.



A study of the real property data on the four substandard areas indicates a very depressed condition and the extent to which the city is involved. Without doubt an analysis of the income to the city from these areas as compared with the cost to the city for all the services necessary for their maintenance would show a very heavy annual loss to the city.

All four areas are possible locations for a new housing project. The selection of the most suitable site is a matter of local determination and must be based on a further study of all the factors involved to insure the greatest benefit to the city and to those people now forced to live in unfit housing. Private enterprise can never remedy the large areas of substandard housing; it must be done in a big way and by a public agency.

*Real Property Data on Substandard Area No. 1 in City of Revere, Massachusetts*

Block No.	Sq. Ft. Land	Value of Bldgs.	Value of Land	Total Value	Value per Sq. Ft.	No. City Owns	Sq. Ft. City Owns	Value City Owns	No. Bank Owns	Sq. Ft. Bank Owns	Value Bank Owns	No. of Tax Titles	Sq. Ft. Tax Titles	Value of Tax Titles
188B	124,172	\$73,950	\$30,150	\$104,100	\$.838	—	—	—	—	—	—	22	35,756	\$8,800
188F	69,120	26,450	12,350	38,800	.561	—	—	—	—	—	—	12	23,360	7,550
188G	71,020	44,100	11,000	55,100	.776	—	—	—	—	—	—	4	6,640	2,100
188H	74,187	20,150	13,000	33,150	.447	—	—	—	—	—	—	5	10,598	4,350
188I	29,651	18,450	9,000	27,450	.926	—	—	—	—	—	—	1	2,720	800
							(school)							
190A	469,943	93,800	25,700	119,500	.254	2	80,458	\$74,750	—	—	—	10	25,595	9,150
190B	43,708	22,150	11,050	33,200	.759	—	—	—	—	—	—	2	3,847	3,800
Total	881,801	\$299,050	\$112,250	\$411,300	\$.466	2	80,458	\$74,750				56	108,516	\$36,550

No. of Properties—258

No. of Acres—20.2

*Real Property Data on Substandard Area No. 2 in City of Revere, Massachusetts*

Block No.	Sq. Ft. Land	Value of Bldgs.	Value of Land	Total Value	Value per Sq. Ft.	No. City Owns	Sq. Ft. City Owns	Value City Owns	No. Bank Owns	Sq. Ft. Bank Owns	Value Bank Owns	No. of Tax Titles	Sq. Ft. Tax Titles	Value of Tax Titles
170	62,800	\$81,950	\$19,850	\$101,800	\$1.62	—	—	—	2	4,800	\$14,700	3	6,600	\$5,400
171	52,895	48,500	11,650	60,150	1.14	—	—	—	—	—	—	4	9,600	10,350
172	37,177	13,750	7,050	20,800	.559	—	—	—	—	—	—	1	4,800	3,050
173	65,346	22,250	12,700	34,950	.535	1	771	\$150	2	3,815	1,950	7	15,452	2,650
177	80,782	15,750	8,500	24,250	.30	—	—	—	—	—	—	13	33,656	5,500
178	109,026	41,300	12,350	53,650	.492	—	—	—	—	—	—	13	23,074	2,850
180	55,666	30,850	8,650	39,500	.709	—	—	—	1	1,737	2,900	13	23,155	5,700
181	65,951	47,300	7,000	54,300	.823	—	—	—	4	8,499	10,000	1	2,400	1,600
182	81,152	48,100	12,450	60,550	.746	—	—	—	1	2,400	6,150	8	18,941	10,450
183	87,200	76,650	17,800	94,450	1.08	—	—	—	1	2,400	4,500	1	2,400	1,400
184	96,999	78,850	28,100	106,950	1.10	—	—	—	3	12,400	18,050	2	7,200	5,750
Total	794,994	\$505,250	\$146,100	\$651,350	\$ .819	1	771	\$150	14	36,051	\$58,250	66	147,278	\$54,700

No. of Properties—336

No. of Acres—18.3



*Real Property Data on Substandard Area No. 3 in City of Revere, Massachusetts*

Block No.	Sq. Ft. Land	Value of Bldgs.	Value of Land	Total Value	Value per Sq. Ft.	No. City Owns	Sq. Ft. City Owns	Value City Owns	No. Bank Owns	Sq. Ft. Bank Owns	Value Bank Owns	No. of Tax Titles	Sq. Ft. Tax Titles	Value of Tax Titles
300A	64,663	\$ 1,650	\$ 1,400	\$3,050	\$.047	—	—	—	—	—	—	5	9,685	\$ 250
300B	74,434	3,500	1,950	5,450	.073	—	—	—	—	—	—	8	19,555	400
301	87,602	16,850	9,200	26,050	.297	—	—	—	—	—	—	5	19,978	3,700
302	81,590	44,550	11,150	55,700	.682	—	—	—	—	—	—	8	21,460	14,700
303	33,551	12,200	2,600	14,800	.441	—	—	—	—	—	—	—	—	—
304	39,658	9,200	2,600	11,800	.297	—	—	—	—	—	—	—	—	—
305	81,590	50,500	11,300	61,800	.757	—	—	—	2	5,864	\$6,800	2	6,332	6,200
							(school)							
306A	161,941	234,950	21,300	256,250	1.58	1	49,811	\$227,500	—	—	—	6	30,892	8,200
306B	33,744	8,650	5,100	13,750	.407	—	—	—	—	—	—	9	26,439	13,150
307A	13,840	—	200	200	.014	—	—	—	—	—	—	2	10,319	100
307B	40,422	—	1,300	1,300	.032	—	—	—	—	—	—	5	15,300	750
Total	713,035	\$382,050	\$68,100	\$450,150	\$.631	1	49,811	\$227,500	2	5,864	\$6,800	50	159,960	\$47,450

No. of Properties—216

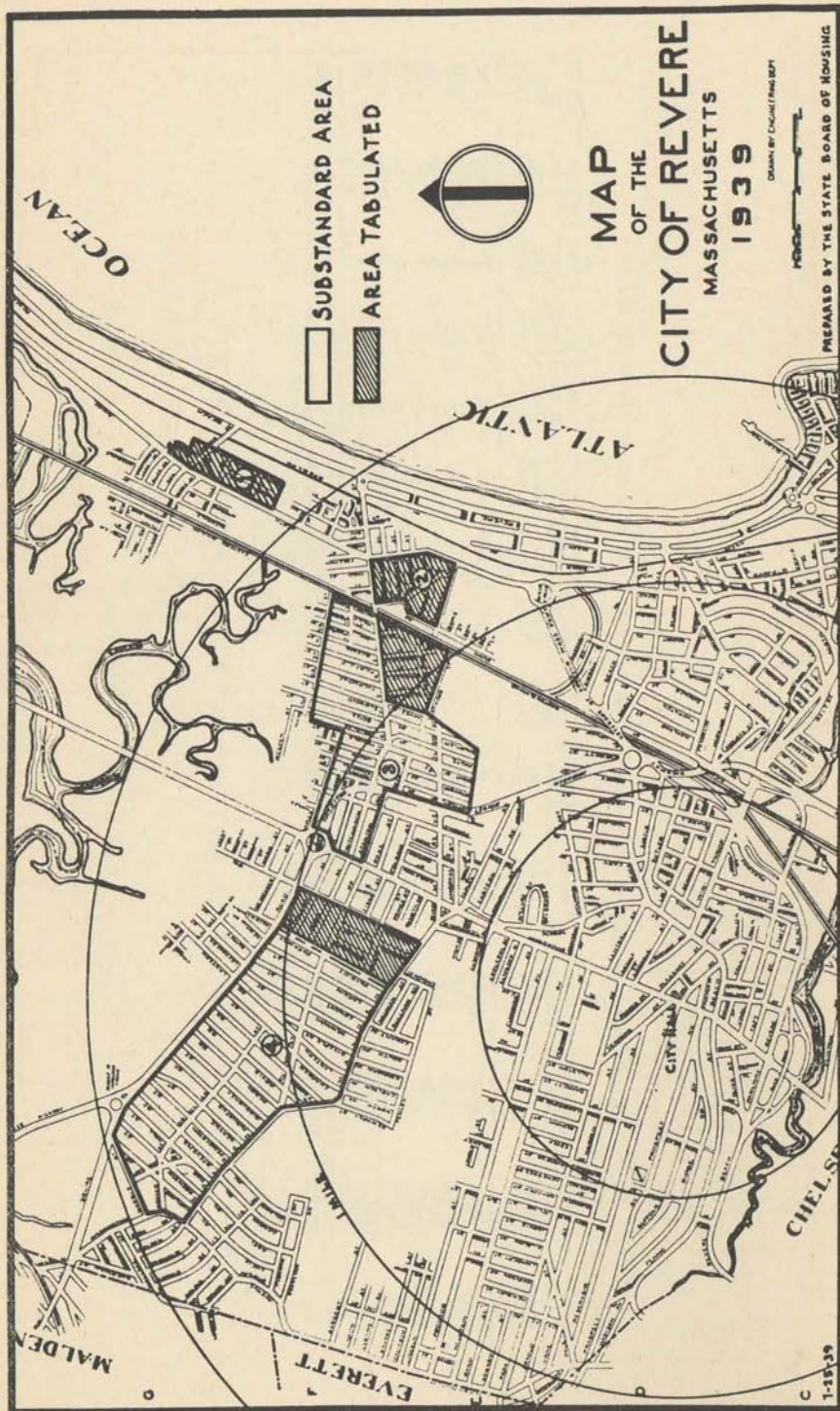
No. of Acres—16.4

*Real Property Data on Substandard Area No. 4 in City of Revere, Massachusetts*

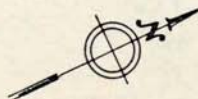
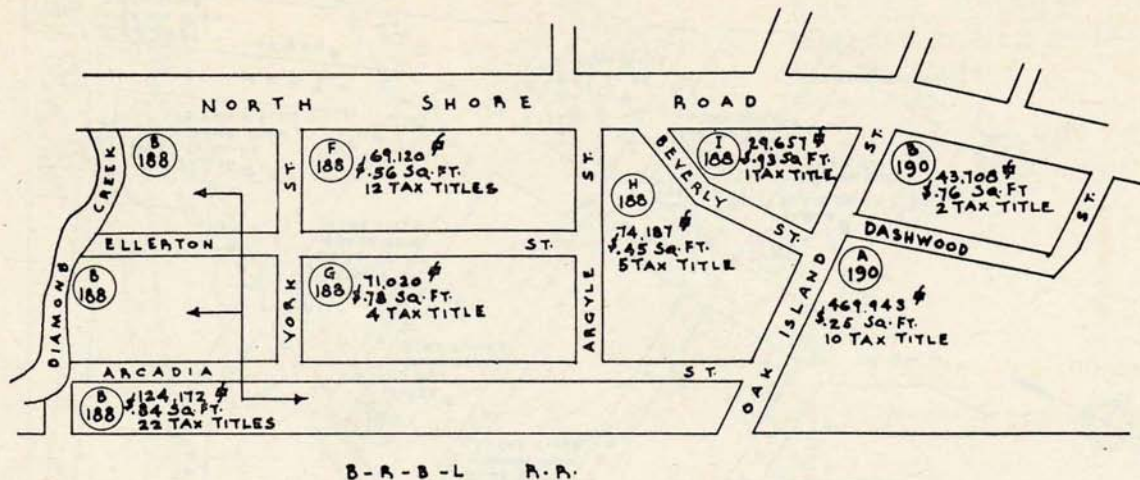
Block No.	Sq. Ft. Land	Value of Bldgs.	Value of Land	Total Value	Value per Sq. Ft.	No. City Owns	Sq. Ft. City Owns	Value City Owns	No. Bank Owns	Sq. Ft. Bank Owns	Value Bank Owns	No. of Tax Titles	Sq. Ft. Tax Titles	Value of Tax Titles
439A	90,943	\$13,850	\$7,650	\$21,500	\$ .236	1	4,680	\$6,450	—	—	—	7	30,805	\$ 2,550
439B	93,673	17,850	6,950	24,800	.265	—	—	—	—	—	—	6	25,425	5,600
439C	99,432	12,650	7,150	19,800	.199	—	—	—	—	—	—	—	—	—
439D	102,797	17,550	7,900	25,450	.247	—	—	—	—	—	—	2	9,250	650
439O	120,559	15,800	8,850	24,650	.204	—	—	—	—	—	—	1	4,345	1,500
439P	111,353	8,200	7,650	15,850	.142	—	—	—	—	—	—	—	—	—
439Q	107,492	19,200	8,750	27,950	.26	—	—	—	—	—	—	1	4,718	1,700
440	178,762	9,450	10,350	19,800	.11	—	—	—	—	—	—	1	4,889	350
Total	905,011	\$114,550	\$65,250	\$179,800	\$ .198	1	4,680	\$6,450				18	79,432	\$12,350

No. of Properties—179

No. of Acres—20.8







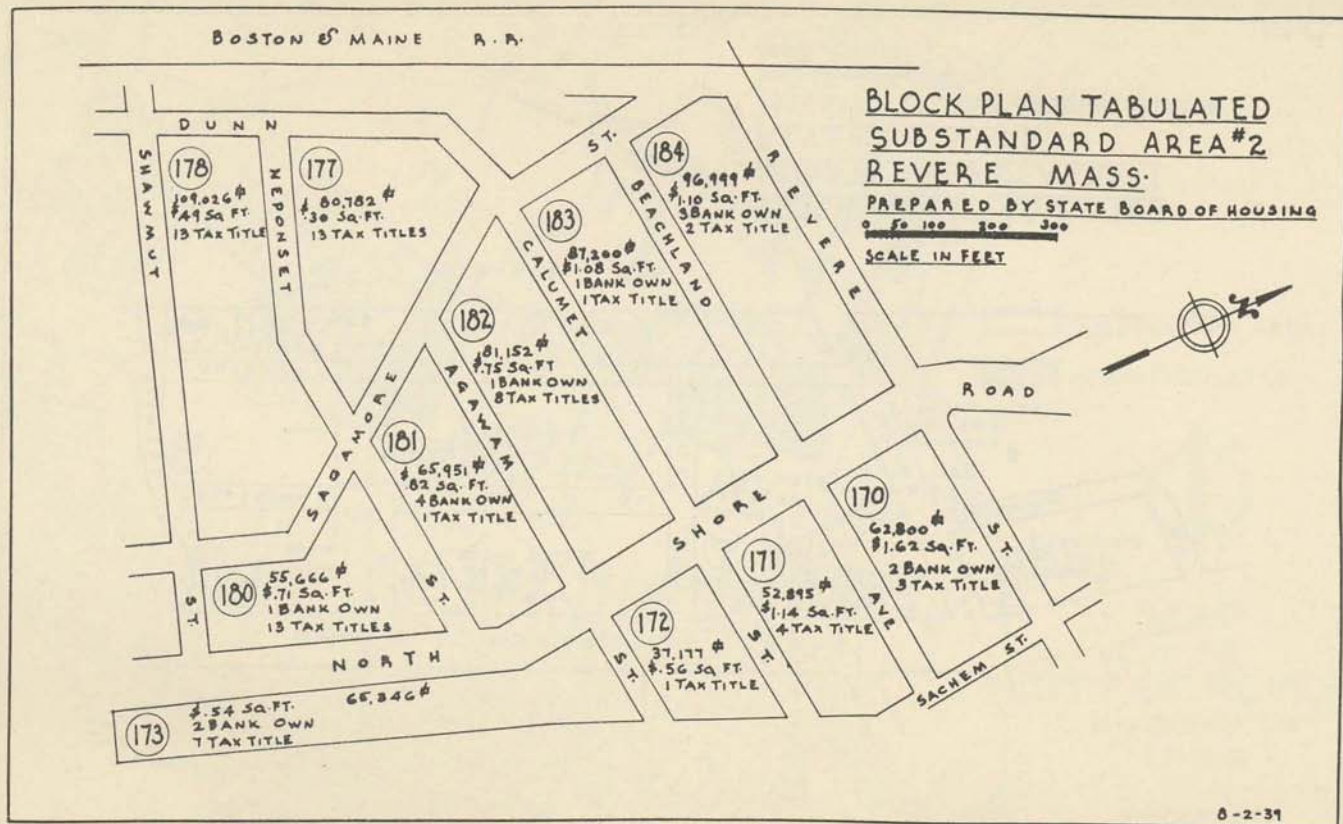
BLOCK PLAN TABULATED  
SUBSTANDARD AREA #1  
REVERE MASS.

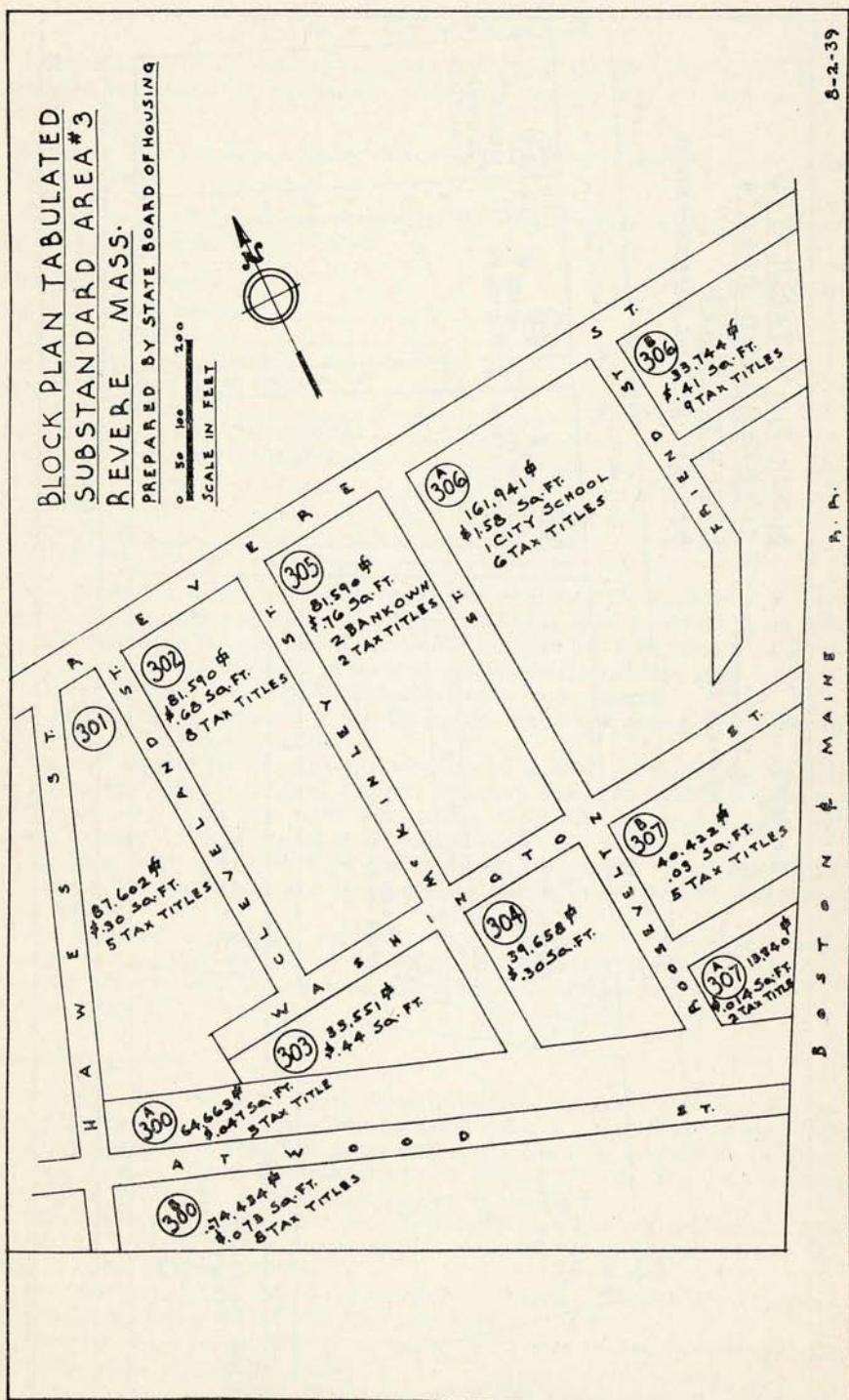
PREPARED BY STATE BOARD OF HOUSING

0 50 100 200 300

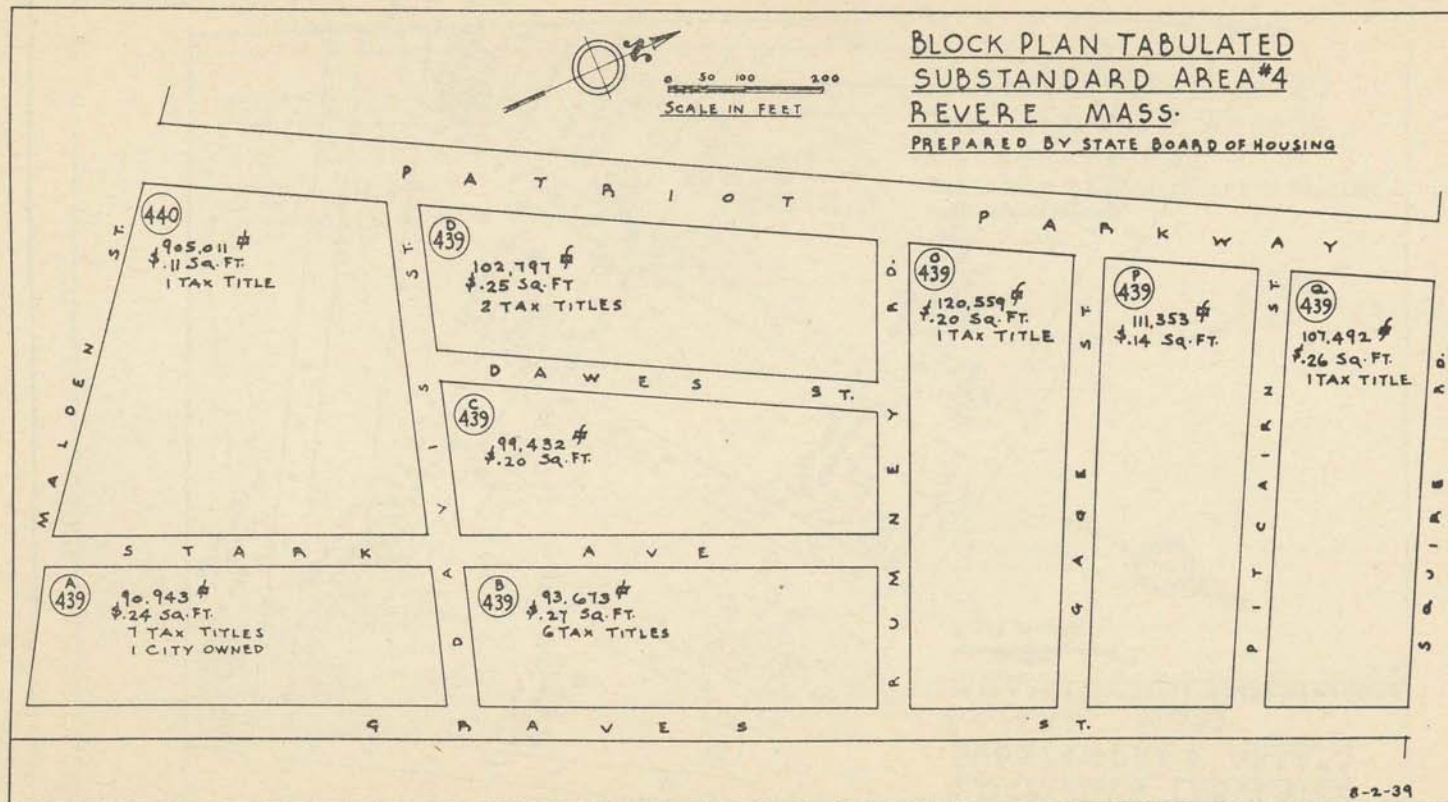
SCALE IN FEET.

8-2-39









### Report on City of Springfield

In an analysis of the housing conditions we believe the first step should be to determine the number of substandard dwellings in the city and the need for new housing.

#### *Number of Families Living Under Substandard Dwelling Conditions In the City of Springfield*

The following information was taken from the Real Property Inventory conducted by the City Planning Board in 1934:

<i>Description of Units</i>	<i>Number of Family Units</i>
Need Structural repairs .....	1,446
Unfit for habitation .....	126
Total (Structurally Unfit) .....	1,572
No private indoor water closet .....	324
No tub or shower .....	850
No gas or electricity (for cooking) .....	2,649
No gas or electricity (for lighting) .....	562
No central heating .....	7,694
No running water .....	213
No hot water .....	6,065
Overcrowded .....	7,505

It is significant to note that in the peak year of 1924, 2,276 dwelling units were built in the city, while in the year 1938 only 162 units were provided. From 1932 to 1938 there were 621 new units built while there were 846 units demolished showing a net loss of dwelling units in the city of 225 units during these years.

#### *The Need for Low Rent Housing and the Families to be Housed*

A vacancy survey conducted by the Springfield Real Estate Board at the close of 1938 showed the following facts:

The total vacancy for the entire city, including all types of dwellings, was 999 units or 2.2 per cent. Taking the Real Property Inventory figures for 1934 it is estimated that there were in the city, 6,288 units renting under \$20 per month. In this group the survey showed a total of 212 vacant units.

The Real Estate Board expressed the opinion that the number of vacancies in the city was so low that as soon as it is economically feasible there should be considerable new building.

The foregoing is extremely significant since it indicates the deplorable housing conditions and a fair estimate of the extent of substandard dwellings in the city, together with the lack of decent housing accommodations for families in the low income group.

#### *Substandard Areas*

A survey of the city by the State Board of Housing has shown that there are two major areas and several minor areas in which there is substandard housing. (See map attached hereto). The first major area—Area No. 1—is bounded by Columbus Avenue, Cypress, Ferry, Chestnut, Bond and Seventh Streets. This area contains the highest percentage of substandard housing in the city.

The second major area—Area No. 2—is bounded by Columbus Avenue, York Street, the New York, New Haven and Hartford Railroad and Walker Street. This area is in bad physical condition.

The third area—Area No. 3—is bounded by Wason, Fisk and Abbe Avenues, Plainfield and Lowell Streets and Riverside Road.

This area is not substandard but is one which has been stunted in its development and now shows evidences of blight.

Area No. 1 contains about 71 acres and had in 1933 a total valuation of \$8,256,400. Of this amount \$923,600 is tax exempt.



A section of this area, bounded by Columbus Avenue, Seventh, Main and Emery Streets was selected for a study of the costs and income to the city in 1933. The analysis (see State Board of Housing Report for 1936) disclosed the following facts: This section contained 15.3 acres and had 1,064 inhabitants. Taxes on real estate in this section were delinquent or abated to the extent of 4.2%. The total income from taxes for the section amounted to \$55,121, while the total cost of maintaining the section to the city was \$88,350, making a total annual operating loss to the city of \$43,229. In effect this meant that each man, woman and child in the section was subsidized by the city to the extent of \$40.63 each year.

Using the same ratio for the entire area, it would appear that the city was spending over and above its income from the area the sum of \$201,000 each year.

Area No. 2 contains 13.1 acres and has a valuation of \$424,635. Without doubt this area also shows an annual operating loss to the city in about the same proportion as indicated for Area No. 1.

Area No. 3. The Board has made a survey of this area because of the fact that the city was in possession of so much land within its borders. A compilation of the real property data, together with a block plan showing the city owned properties (copies of which are attached hereto) indicated the following facts: The area contains 121.5 acres. There are a total of 833 properties with a total valuation of \$1,776,300 or an average of \$.34 per square foot.

Of this amount the city is in possession of 118 properties containing 670,269 sq. ft., valued at \$44,400. Banks are in possession of 53 properties containing 335,420 sq. ft., valued at \$226,095.

The city and the banks have a considerable stake in all of these three areas and any improvement which might be made would be beneficial both to the social and economic welfare of the community. Any one of these areas would lend itself as a sound location for a housing project.

The final selection of a site must be a matter of local determination based on further study.



*Real Property Data on Housing Area No. 3  
bounded by  
Wason, Fiske and Abbe Avenues, Plainfield and Lowell Streets and Riverside Road  
in  
Springfield, Massachusetts*

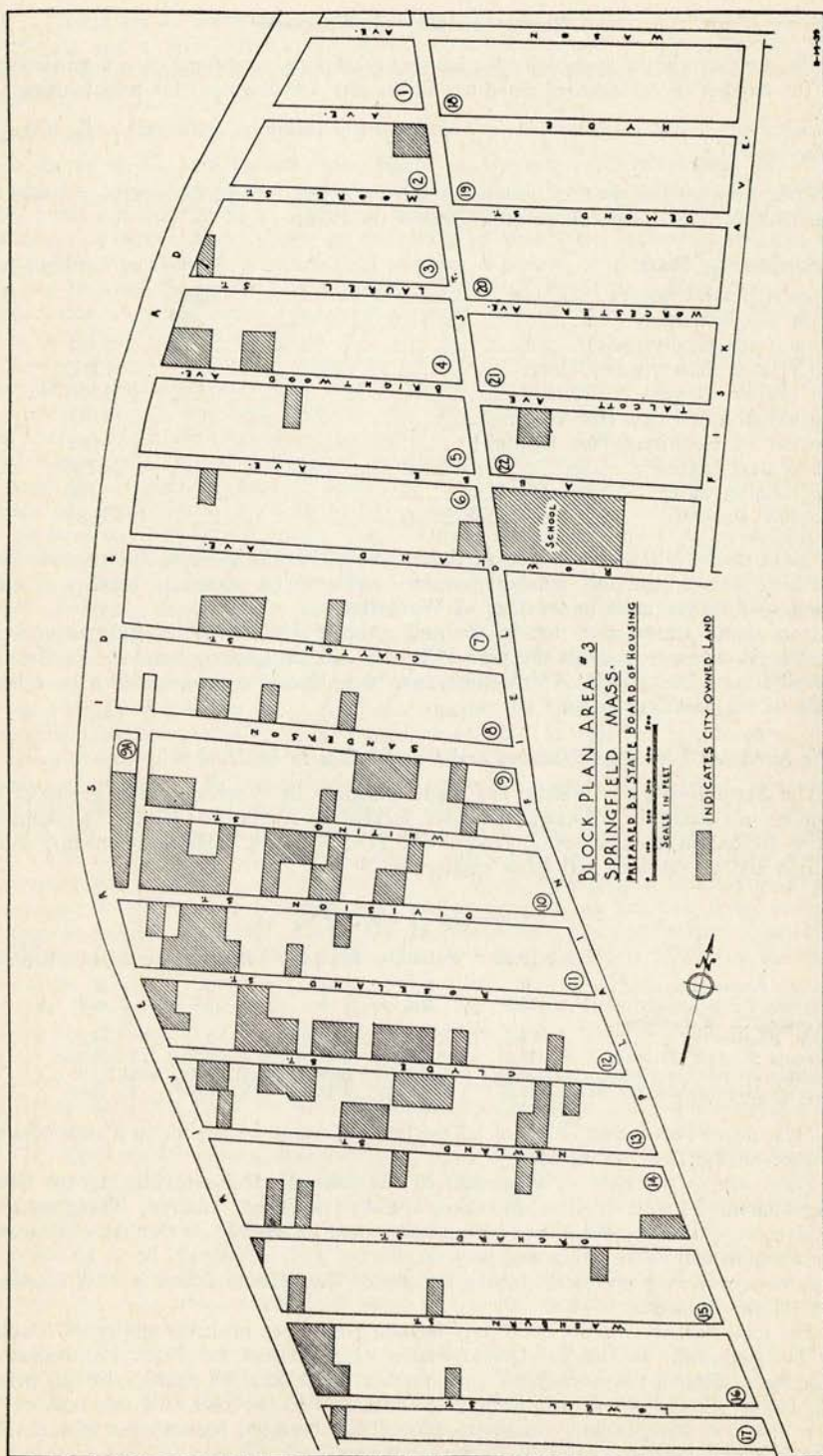
Block No.	Sq. Ft. Land (Total)	Value Land	Value Buildings	Total Value	Value per Sq. Ft.	No. City Owns	Sq. Ft. City Owns	Value City Owns	No. Bank Owns	Sq. Ft. Bank Owns	Value Bank Owns
1	87,980	\$ 4,431	\$ —	\$ 4,431	\$ .05	—	—	\$ —	—	—	—
2	123,517	10,169	8,700	18,869	.15	1	11,649	2,000	2	33,367	9,100
3	187,003	12,650	66,700	79,350	.42	1	5,962	200	3	16,845	16,295
4	241,873	16,500	74,000	90,500	.37	3	31,661	1,550	2	15,486	11,700
5	246,030	18,900	82,150	101,050	.41	1	6,740	350	2	11,605	10,300
6	245,980	22,200	72,800	95,000	.39	3	14,513	2,200	2	11,200	9,900
7	297,437	25,850	41,800	67,650	.23	6	45,271	3,350	2	10,872	8,250
8	274,507	20,400	107,950	128,350	.47	4	24,000	1,400	8	41,472	36,800
9	267,028	20,100	22,200	42,300	.16	11	63,443	4,500	—	—	—
9A	26,839	750	—	750	.03	6	17,836	450	—	—	—
10	274,228	20,600	58,500	79,100	.29	20	108,543	5,800	2	9,999	8,350
11	305,838	21,050	56,350	77,400	.25	11	58,813	2,600	2	12,364	19,400
12	307,443	22,800	63,000	85,800	.28	18	92,040	5,600	2	10,486	6,200
13	305,911	23,750	57,300	81,050	.26	18	89,589	6,000	2	11,070	5,300
14	350,449	24,400	114,650	139,050	.40	5	35,462	3,800	6	43,084	19,500
15	308,516	23,200	85,750	108,950	.35	4	18,915	1,100	5	20,288	12,300
16	316,360	24,900	65,350	90,250	.29	4	30,303	1,900	2	8,454	3,900
17	130,859	11,700	33,550	45,250	.35	1	4,580	400	—	—	—
18	233,793	26,000	63,400	89,400	.38	—	—	—	4	29,228	12,900
19	217,289	23,400	69,000	92,400	.43	—	—	—	1	5,062	4,600
20	203,263	21,500	59,900	81,400	.40	—	—	—	2	12,487	7,900
21	186,238	21,600	73,700	95,300	.51	—	—	—	2	12,033	4,900
22	154,884	19,400	63,300	82,700	.53	1	10,949	1,200	2	11,018	18,500
	5,293,265	\$436,250	\$1,340,050	\$1,776,300	\$ .34	118	670,269	\$44,400	53	335,420	\$226,095

Total number of acres, 121.5

Total number of properties, 833









### Report on City of Worcester

The first step in the analysis of the housing conditions, we believe, is a determination of the number of substandard dwellings in the city and the need for new housing.

#### *Number of Families Living Under Substandard Dwelling Conditions in the City of Worcester*

The following information was taken from the Real Property Inventory made by the United States Department of Commerce in 1934:

<i>Description of Units</i>	<i>Number of Family Units</i>
Need structural repairs .....	6,005
Unfit for habitation .....	450
Total (structurally unfit) .....	6,455
No private indoor water closet .....	1,085
No tub or shower .....	3,550
No gas or electricity (for cooking) .....	9,668
No gas or electricity (for lighting) .....	285
No central heating .....	24,448
No running water .....	188
No hot water .....	13,185

Based upon "USHA Definition of Substandard Housing", 24,448 family units lack adequate heating and this number may be considered the minimum number of substandard dwelling units in the City of Worcester.

It is significant to note that in the peak year of 1925, 1,741 dwelling units were built in Worcester, while in the year 1938 only 228 units were provided. During the period from 1930 to 1938, 775 dwelling units were demolished—more than have been built in the past four years.

#### *The Need for Low Rent Housing and the Families to be Housed*

The State Board of Housing has made a survey in Worcester of a group of 58 families, all living in substandard houses located in Areas No. 1-2-3. The families were divided in the following groups: W.P.A. workers, welfare recipients, those retired and on pensions and those employed.

#### *Summary of the Survey*

	W.P.A.	Welfare	Pension	Retired	Employed	Not Reported
No. of Families .....	9	16	3	2	27	1
Percentage .....	15.5	27.6	5	3.5	46.7	1.7
Average No. of Persons per Family .....	4.2	4.2	2.6	2	4.2	5
Average Weekly Income.....	\$ 14.62	\$ 8.66	\$ 12.16	\$ 23.75	\$ 23.50	—
Average Yearly Income.....	\$760.24	\$450.32	\$626.00	\$1,235.00	\$1,222.00	—
Average Monthly Shelter Rent	\$ 15.23	\$ 14.69	\$ 18.16	\$ 18.00	\$ 17.94	\$15.50

This survey shows that 70.7% of all the families would be eligible in a new housing project on the basis of income.

There are in the City of Worcester at the present time, according to the State Department of Public Welfare, 316 cases of aid to dependent children. These mothers receive on an average \$68.23 per month and would be eligible on the basis of income for accommodations in a housing project.

A vacancy survey conducted by the Worcester Real Estate Board in 1938 disclosed the following facts.

The total vacancy for the entire city including all types of dwellings was 875 units, or 1.87 per cent. Taking the United States Census figure for 1930, it is estimated that there were in the city 11,597 units renting under \$20 per month. In this group the survey showed a total of 132 vacant units, or 1.13 per cent. Of this number 81 were listed as being in poor condition. Since 1936 there has been a drop in vacancies in this rental range of from 50 to 80 per cent.

The foregoing is extremely significant since it indicates the deplorable housing conditions and a fair estimate of the extent of substandard dwellings in the city together with a definite lack of decent living accommodations for families in the low-income group.

#### *Substandard Areas*

A survey of the city by the State Board of Housing has shown that there are two major areas and several minor areas in which there is substandard housing. (See map attached hereto.) The first major area—"Area No. 1"—is bounded on the north by Shrewsbury Street, on the south by Worcester Street, on the east by the junction of these two streets and running westerly to a point approximately midway between Lyon and Casco Streets. The Real Property data by blocks has been obtained on this entire area, copy of which data is attached hereto. This area is in the worst physical condition.

The second major area is bounded by Gold, Green, Harding and Endicott Streets and Quinsigamond Avenue. The real Property data by blocks, copy of which data is attached hereto, has been obtained only in certain sections of this general area and these sections are marked on the map as "Areas No. 2, No. 3 and No. 4." This area contains the highest percentage of substandard housing in the city.

Area No. 1 contains about 15 acres and the records disclose the following facts. There are within this area a total of 106 properties with a total valuation of \$730,500, or an average of \$1.12 per square foot. Of this amount the City is in possession of four properties containing 33,934 sq. ft. valued at \$1,100. It also has tax titles on three properties valued at \$3,600. The value of the City holdings is .064% of the total valuation. Banks are in possession of six properties containing 23,522 sq. ft. valued at \$31,000. The value of bank holdings is 4.24% of the total valuation.

Area No. 2 contains about 11.3 acres and the records disclose the following facts. There are within this area a total of 95 properties with a total valuation of \$512,700, or an average of \$.97 per sq. ft. Of this amount the City is in possession of three properties containing 49,679 sq. ft. valued at \$47,000. It also has tax titles on five properties valued at \$13,600. The value of the City holdings is 11.7% of the total valuation. Banks are in possession of five properties containing 19,717 sq. ft. valued at \$18,900. The value of bank holdings is 3.68% of the total valuation.

Area No. 3 contains about 6 acres and the records show the following facts. There are within this area a total of 65 properties with a total valuation of \$288,200, or an average of \$1.10 per sq. ft. Of this amount the City is in possession of three properties containing 89,289 sq. ft. No valuations are given. It also has tax titles on two properties valued at \$8,100. Banks are in possession of six properties containing 20,581 sq. ft. valued at \$19,400. The value of bank holdings is 6.73% of the total valuation.

Area No. 4 contains about 4.4 acres and the records show the following facts. There are within this area a total of 34 properties with a total valuation of \$177,050, or an average of \$.93 per sq. ft.

There are 36.7 acres contained in the four areas mentioned above. It is conservative to state that there is twice this area of substandard housing throughout the entire city.

The facts would indicate that both the City and the banks have a considerable stake in these areas. Without doubt an analysis of the income to the City from these areas as compared with the cost to the City for all the services necessary for their maintenance would show a heavy annual loss to the City.

It would seem, therefore, that any improvement in these areas which might be made would be beneficial both to the social and economic welfare of the community. Any one of these areas would lend itself as a sound location for a housing project for the low-income group.

In view of the shortage of living accommodations in the low-rental range which exists at the present time, we believe that the relocation of a considerable number of families would be difficult. We suggest that some study be given to the advisability of developing a housing program which would include a vacant land site as well as a clearance site. In this way the dispossessed families could be moved to new housing on the vacant land and make the problem of clearing an area possible.



*Real Property Data on Substandard Area No. 1 in City of Worcester, Massachusetts*

Block No.	Sq. Ft. Land	Value of Bldgs.	Value of Land	Total Value	Value per Sq. Ft.	No. City Owns	Sq. Ft. City Owns	Value City Owns	No. Bank Owns	Sq. Ft. Bank Owns	Value Bank Owns	No. of Tax Titles	Value of Tax Titles
1	61,171	\$ 67,400	\$ 44,200	\$111,600	\$1.74	1	3,107	—	1	8,530	\$16,000	—	—
2	50,584	45,000	20,900	65,900	1.30	1	2,660	\$1,100	3	7,259	6,200	1	\$ 900
3	46,203	33,100	18,500	51,600	1.12	—	—	—	—	—	—	1	1,700
4	82,652	36,900	24,500	61,400	.74	—	—	—	—	—	—	—	—
5	128,492	144,400	30,400	174,800	1.36	—	—	—	1	4,340	3,300	1	1,000
6	121,055	118,700	27,800	146,500	1.21	—	—	—	1	3,393	5,500	—	—
7	164,742	50,300	68,400	118,700	.72	2	28,167	—	—	—	—	—	—
<hr/>													
	654,899	\$495,800	\$234,700	\$730,500	\$1.12	4	33,934	\$1,100	6	23,522	\$31,000	3	\$3,600

Acreage—15

Properties—106



*Real Property Data on Substandard Area No. 2 in City of Worcester, Massachusetts*

Block No.	Sq. Ft. Land	Value of Bldgs.	Value of Land	Total Value	Value per Sq. Ft.	No. City Owns	Sq. Ft. City Owns	Value City Owns	No. Bank Owns	Sq. Ft. Bank Owns	Value Bank Owns	No. of Tax Titles	Value of Tax Titles
1	57,106	\$43,200	\$13,300	\$56,500	\$ .99	2	10,227	\$ 2,000	1	3,172	\$ 600	3	\$ 8,100
2	38,826	28,600	8,000	36,600	.94	—	—	—	2	5,640	5,300	2	5,500
3	39,452	35,000	10,000	45,000	1.14	1	39,452	45,000	—	—	—	—	—
4	31,703	18,500	9,300	27,800	.87	—	—	—	—	—	—	—	—
5	63,496	37,500	13,900	51,400	.81	—	—	—	—	—	—	—	—
6	24,431	13,700	6,500	20,200	.82	—	—	—	—	—	—	—	—
7	30,942	22,000	3,700	25,700	.83	—	—	—	—	—	—	—	—
8	61,026	53,000	10,900	63,900	1.05	—	—	—	1	6,464	9,300	—	—
9	68,168	73,700	13,200	86,900	1.27	—	—	—	—	—	—	—	—
10	15,692	12,200	3,000	15,200	.97	—	—	—	1	4,441	3,700	—	—
a	53,134	33,500	45,000	78,500	1.48	—	—	—	—	—	—	—	—
b	10,302	—	5,000	5,000	.49	—	—	—	—	—	—	—	—
494,278		\$370,900	\$141,800	\$512,700	\$ .97	3	49,679	\$47,000	5	19,717	\$18,900	5	\$13,600

Acreage—11.3

Properties—95

*Real Property Data on Substandard Area No. 3 in City of Worcester, Massachusetts*

Block No.	Sq. Ft. Land	Value of Bldgs.	Value of Land	Total Value	Value per Sq. Ft.	No. City Owns	Sq. Ft. City Owns	Value City Owns	No. Bank Owns	Sq. Ft. Bank Owns	Value Bank Owns	No. of Tax Titles	Value of Tax Titles
1	92,579	\$ 81,300	\$14,600	\$ 95,900	\$1.04	—	—	—	5	16,501	\$16,600	—	—
2	46,376	32,900	6,900	39,800	.86	2	46,148	—	1	4,080	2,800	2	\$8,100
3	38,296	45,500	5,800	51,300	1.34	1	43,141	—	—	—	—	—	—
4	83,829	88,200	13,000	101,200	1.21	—	—	—	—	—	—	—	—
	261,030	\$247,900	\$40,300	\$288,200	\$1.10	3	89,289	—	6	20,581	\$19,400	2	\$8,100

Acreage—6

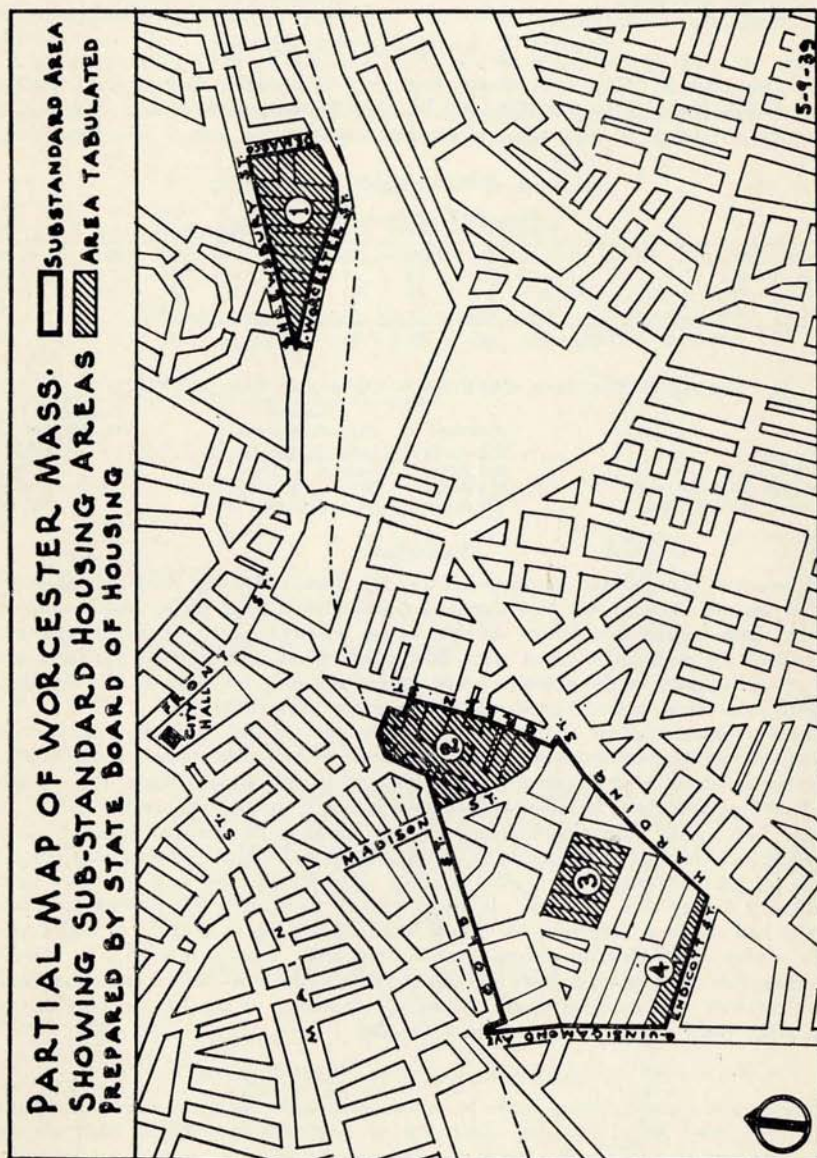
Properties—65

*Real Property Data on Substandard Area No. 4 in City of Worcester, Massachusetts*

Block No.	Sq. Ft. Land	Value of Bldgs.	Value of Land	Total Value	Value per Sq. Ft.	No. City Owns	Sq. Ft. City Owns	Value City Owns	No. Bank Owns	Sq. Ft. Bank Owns	Value Bank Owns	No. of Tax Titles	Value of Tax Titles
1	73,836	\$84,000	\$10,750	\$94,750	\$1.28	—	—	—	—	—	—	—	—
2	115,666	68,300	14,000	82,300	.71	—	—	—	—	—	—	—	—
	189,502	\$152,300	\$24,750	\$177,050	\$ .93								

Acreage—4.4

Properties—34





# EXCERPTS FROM REPORTS OF MASSACHUSETTS HOUSING AUTHORITIES FOR THE YEAR 1939

## Boston Housing Authority

JOHN A. BREEN, *Chairman*

JOHN CARROLL

HAROLD FIELD KELLOGG

BRADBURY F. CUSHING

REV. THOMAS R. REYNOLDS

FRANCIS X. LANE, *Executive Director*

On December 31, 1939, the Authority had under construction four projects, Charlestown, South Boston, Mission Hill, and Ward 9 Sections of Roxbury. Some of the statistics pertaining to these projects are listed below:

### ANALYSIS OF APARTMENT COMPOSITION

	2½ Room	3 Room	3½ Room	4 Room	4½ Room	5 Room	5½ Room	6 Room	6½ Room	Total Units
Charlestown . . . . .	—	162	198	136	290	—	225	78	—	1089
South Boston . . . . .	—	201	72	24	328	—	174	74	—	873
Roxbury (Mission Hill) . . . . .	26	172	141	342	72	18	180	6	66	1023
Roxbury (Ward Nine) . . . . .	—	144	—	39	81	—	42	—	—	306
TOTAL UNITS	26	679	411	541	771	18	621	84	140	3291

### ESTIMATED COVERAGE, OCCUPANCY DATE AND COST OF PROJECTS

	Coverage	Estimated Occupancy Date	Estimated Total Development Cost
Charlestown . . . . .	23.5 Acres	June 15, 1940 . . . . .	\$6,214,000
South Boston . . . . .	16.3 Acres	August 1, 1940 . . . . .	\$5,188,000
Roxbury (Mission Hill) . . . . .	22.3 Acres	October 1, 1940 . . . . .	\$6,473,000
Roxbury (Ward Nine) . . . . .	5.8 Acres	December 13, 1940 . . . . .	\$2,032,000

### REHOUSING

It was with considerable apprehension that the Boston Housing Authority approached the task of moving over two thousand families from their project site homes and aiding them in obtaining other suitable living quarters. The magnitude and complexity of the problem involved were fully realized. It was realized, too, that upon the proper solution of the problem would depend not only the good-will of the family directly concerned, but the good-will of the entire community.

Lack of understanding and sympathy on the part of the Authority or its representatives might result in injury to the cause of low-rent public housing in Boston.

Exact information concerning family composition and income, rents, the condition of dwellings and their facilities and equipment would serve innumerable useful purposes. The School Department needed information as to the number, ages and grades of all school children in the areas to be vacated, in order that arrangements could be made to accommodate them in other schools. The information was necessary to the Authority for its own guidance. It would reveal, to a fuller extent than any other survey had ever done, the need for decent low-rent housing in Boston. It would prove most useful in establishing tenant-selection standards. Lastly, it would, by showing the character and cost of present housing accommodations in the project areas, enable the Authority to compile lists of comparable vacancies in nearby low-rent districts and make them available to site tenant families.

### TENANT SELECTION FOR NEW PROJECTS

Studies are presently being made in co-operation with the State Board of Housing and the United States Housing Authority to determine the factual basis for rent schedules and tenancy qualifications for the new projects.

Definite announcement of rentals are expected to be made in the early summer with acceptance of applications following close by the announcement.

Present indications are that rentals will show an approximate 25% decrease from the average now in effect at Old Harbor Village and will center around an average of \$5.00 per room per month gross rental. Of this amount \$3.25 will be the shelter rent, with \$1.75 representing the approximate costs of utilities furnished.

## PROJECTS IN THE PLANNING STAGE

A second loan and annual contributions contract between this Authority is in effect and together with the local contribution required by the United States Housing Act totals some \$12,804,000 in total development cost. This will allow for construction of approximate 2150 dwelling units or a total of 5541 dwelling units to be erected under the Authority's present financial arrangements with the United States Housing Authority.

A development of all of the additional units will be under way in the early summer of 1940.

Locations of the projects will be made known upon final determination of land acquisition costs, studies of which are now under way.

## OPERATIONS

## Old Harbor Village

The dwelling units in this project maintained practically 100% occupancy during the year 1939.

INCOME AND EXPENSE STATEMENT FOR LEASE PERIOD  
MAY 1, 1938 TO DECEMBER 31, 1939

Dwelling Rent Income	\$438,198.36	
Deduct—Charge to Pre-Occupancy Charges*	52,616.39	\$385,581.97
Other Income	999.14	
Deduct—Charge to Pre-Occupancy Charges*	119.68	879.46
Total Income		\$386,461.43
Deduct—Expenses:		
Administrative	\$ 76,658.33	
Operating	150,193.55	
Repairs and Maintenance	39,019.97	
Insurance	12,815.59	
Payments to City in Lieu of Taxes	25,000.00	
Depreciation	154,866.74	
Reserved for Vacancy and Collection Losses	13,727.49	
Deduct—Credit to Pre-Occupancy Charges*	112,677.81	
Total Expenses		359,603.86
Net Income		\$ 26,857.57

\* Accounting Procedure prescribed by the United States Housing Authority

30. *Payment of Operating Costs During "Initial Operating Period"*

(1) Since the rents as fixed \* \* \* for dwellings in a \* Project should result in no profit from operation, it is contemplated that there will accrue an operating deficit during the early stages of Administration. Accordingly, it is provided that the operating deficit incurred \* \* \* shall be considered as a Development Cost and charged to "Preoccupancy Charges".

## CONSOLIDATED BALANCE SHEET, DECEMBER 31, 1939

ASSETS		
<i>Current Assets:</i>		
Cash in Bank and on Hand		\$723,518.29
Accounts Receivable:		
Tenants—Old Harbor Village	\$ 539.90	
1939 Appropriation—City of Boston	15,000.00	
Miscellaneous	856.76	
Contractors (Stored Materials)	6,954.10	23,350.76
Bond Subscribers (U. S. H. A.)		12,351,000.00
Total Current Assets		\$13,097,869.05
<i>Deferred Charges and Pre-payments:</i>		
Prepaid Insurance	\$ 147.70	
Inventories	1,467.61	
Development Costs	23,354.86	
Total Deferred Charges and Pre-payments		24,970.17



*Fixed Assets:*

Land and Completed Construction . . . . .	5,163,694.06	
Uncompleted Contracts (contra-Contract Awards) . . . . .	11,058,502.64	
<i>Total Fixed Assets</i> . . . . .		16,222,196.70
<b>TOTAL ASSETS</b> . . . . .		<b>\$29,345,035.92</b>

## LIABILITIES

*Current Liabilities:*

<i>Accounts Payable:</i>		
Land (Including Reserve for Claims) . . . . .	\$1,084,914.29	
Old Harbor Village Creditors . . . . .	4,879.82	\$1,089,794.11
Contract Retentions . . . . .		57,537.80
Notes Payable to U. S. H. A. . . . .		4,573,000.00
<i>Deposits and Pre-payments:</i>		
Tenants Prepaid Accounts (Dwelling and Other) . . . . .	16,247.44	
Deposits on Bids . . . . .	30.00	16,277.44
<i>Items Accrued but not Due:</i>		
Interest on Notes Payable . . . . .	60,349.75	
Water Rents . . . . .	1,472.04	
Other . . . . .	443.23	62,265.02
<i>Total Current Liabilities</i> . . . . .		<b>\$5,798,874.37</b>

*Fixed Liabilities:*

Series "A" Bonds Authorized . . . . .	2,072,000.00	
Less — Unissued . . . . .	2,072,000.00	
Series "B" Bonds Authorized . . . . .	18,614,000.00	
Less — Unissued . . . . .	18,614,000.00	
Bond Subscriptions (U. S. H. A.) . . . . .		12,351,000.00
Contract Awards (contra-Uncompleted Contracts) . . . . .		11,058,502.64
<i>Total Fixed Liabilities</i> . . . . .		<b>\$23,409,502.64</b>

*Reserves and Surplus Payable to U. S. H. A. (Old Harbor Village)*

<i>Reserves:</i>		
Repairs, Maintenance and Replacements . . . . .	111,438.74	
Vacancy and Collection Loss . . . . .	13,727.49	
<i>Surplus:</i>		
Net Income for Period 5/1/38 to 12/31/39 . . . . .	26,857.57	
Cash Discount . . . . .	160.27	
Total Reserves and Surplus . . . . .	152,184.07	
Deduct — Pre-Occupancy Charges . . . . .	59,941.74	
Net Reserves and Surplus due U. S. H. A. . . . .		92,242.33
<i>Appropriation Account</i> . . . . .		44,416.58
<b>TOTAL LIABILITIES AND APPROPRIATION</b> . . . . .		<b>\$29,354,385.25</b>

All funds received by this Authority from the United States Housing Authority for development of projects, as well as the accounts at Old Harbor Village are audited quarterly by the United States Housing Authority staff auditors.

Accounting of Funds received from the City of Boston has been audited by the firm of Patterson, Teele and Dennis of Boston, Public Accountants and Auditors.

**Cambridge Housing Authority**

HENRY WISE, *Chairman*

DANIEL F. BURNS

RT. REV. AUGUSTINE F. HICKEY

MICHAEL J. SULLIVAN

JOHN H. CORCORAN

JOSEPH P. JOYCE, *Housing Manager*

On Monday, January 16, 1939, the Cambridge Housing Authority celebrated the first anniversary of the opening of New Towne Court.

Mr. Michael J. Sullivan was appointed to the Cambridge Housing Authority on November 22, 1939 to succeed Mr. Kenneth C. Lincoln whose term had expired. On December 26, 1939 the Cambridge Housing Authority met and had an election of officers. Mr. Henry Wise was elected Chairman, Mr. Daniel F. Burns, Vice-Chairman, and Mr. Michael J. Sullivan, Secretary.

Of interest is a study made of turnover in apartments in 1939:



Tenants moved out . . . . .	44
Tenants moved in . . . . .	44
Tenants transferred from smaller to larger apartments or vice versa due to increase or decrease in family size . . . . .	13

## Some reasons for moving out of the Project:

High Income . . . . .	10
Undesirable Tenant . . . . .	3
Death in Family . . . . .	3
Remarrying . . . . .	3
Change or Transfer of Employment . . . . .	4
Ill Health . . . . .	1
Dissatisfied with Location . . . . .	3
Miscellaneous . . . . .	17
Number of deaths in New Towne Court during 1939 . . . . .	4
Number of births in New Towne Court during 1939 . . . . .	27

The close of 1939 found the Project 100% occupied with a waiting list of 250 eligible applicants.

The way for additional low cost housing in Cambridge was cleared as a result of a referendum placed before the voters on November 7, 1939. The voters of Cambridge signified their approval of additional low cost housing by a majority of 4800 votes.

## INCOME AND EXPENSE STATEMENT FOR LEASE PERIOD

February 1, 1938 to December 31, 1939

Dwelling Rent Income . . . . .	\$178,409.33	
Other Income . . . . .	995.03	
Total Income . . . . .		\$179,404.36
<i>Expenses:</i>		
Administrative . . . . .	\$18,026.77	
Operating . . . . .	53,200.97	
Repairs and Maintenance . . . . .	17,320.58	
Insurance . . . . .	3,430.06	
Payments to City in Lieu of Taxes . . . . .	9,583.34	
Fixed Rent . . . . .	18,385.50	
Reserves for Repairs & Maintenance . . . . .	23,686.07	
Reserves for Vacancy and Collection Losses . . . . .	8,169.97	
Total Other Expenses . . . . .		151,803.26
Net Income . . . . .		\$ 27,601.10

## Fall River Housing Authority

ORIENT LAPLANTE, *Chairman*

JOSEPH AINSWORTH

LINCOLN P. HOLMES

JOHN B. CUMMINGS

DAVID LASH

ADRIEN D. PICARD, *Director*

With the advent of construction of the first low-rent housing project in Fall River it is felt that benefits will accrue to all of the people of the community in social, material, and financial ways. These benefits at this time cannot be measured but will be evident and later may be evaluated. The material benefit which Fall River will derive from the construction of "SUNSET HILL" and other low-rent housing projects which are anticipated by the Fall River Housing Authority will have a lasting effect upon the financial and economic condition of the City Government and its people.

## PARTIAL CHRONOLOGY

March 4, 1939 . . . . .	Application for financial assistance filed with United States Housing Authority on south end Project Mass 6-1.
April 11, 1939 . . . . .	Application for Financial Assistance approved by Massachusetts State Board of Housing.

April 12, 1939 . . .	Second site selected and architects ordered to prepare preliminary plans and specifications for the preparation of the application for financial assistance to the USHA.
May 4, 1939 . . .	Presidential approval of the Loan Contract for Project Mass 6-1 in the amount of \$1,440,000.
August 8, 1939 . . .	"SUNSET HILL" selected as the name for Project Mass 6-1. Bounded on north by Charles Street, on the east by Bowen Street, on the south by Pokross Street, and on the west by Bay Street.
December 4, 1939 . .	Fall River Housing Authority recommends award of contract to M. Spinelli & Sons Co., Inc. lowest base bidder to USHA. The contract calls for the construction of 356 dwelling units in the south end area covering approximately fourteen acres.
December 27, 1939 . .	Executive Director authorized to take all steps necessary and proper towards the acquisition of site for Project Mass 6-2 by condemnation.
December 30, 1939 . .	Project Mass 6-2 site acquired by Authority by mass condemnation. Upon completion of construction of this project, there will be 222 dwelling units. Of the 33 parcels comprising this site the Authority has obtained 29 executed options. Preliminary plans for the construction of this project were reviewed and approved by USHA officials. Tentative date for advertising for bids on this project is set for March 8, 1940.

The Authority has recently awarded a contract for the construction of 356 dwelling units in the south end area consisting of approximately fourteen acres. This work will result in the employment of at least 800 local residents who will receive prevailing wages in their respective trades.

#### Balance Sheet as of December 31, 1939

##### ASSETS

Cash Development Fund . . . . .	\$ 57,865.21
Bond Subscribers . . . . .	2,149,000.00
Development Costs . . . . .	134,916.42
Uncompleted Contracts . . . . .	78,696.30
	<hr/>
	\$2,420,477.93

##### LIABILITIES

Notes Payable — USHA . . . . .	\$ 192,000.00
Interest on Notes Payable . . . . .	781.63
Bond Subscriptions . . . . .	2,149,000.00
Contract Awards . . . . .	78,696.30
	<hr/>
	\$2,420,477.93



**Holyoke Housing Authority**JOHN F. DOWLING, *Chairman*

FRANK R. ELTING

THOMAS K. O'CONNOR

CHARLES KLIMOSKI

LEON M. YOERG

WILLIAM P. YOERG, *Director*

In general terms, the year brought about the transition of the Holyoke Housing Authority from the status of investigation and study to the status of a supervisory body with a project formulated and accepted, the site acquired, plans drawn, clearance under way and construction bids called for.

This project, known technically in the files of the USHA at Washington as Mass. 5-1, has been designated "Lyman Terrace" and is located within the full area bounded by Lyman, Front and John Streets and the alleyway east of High Street, from John to Lyman Street.

The record of these developments is of interest not only in showing the course of the local project but in its relation to fundamental problems of housing in general.

Outstanding in this respect was the litigation arising out of suit brought by the Allydonn Realty Corporation, challenging the constitutionality of the action of the Holyoke City Government in waiving collection of taxes on the proposed housing development.

This litigation affected not only the local project but every project within the State and its result was to clarify and define the right of cities to cooperate under the terms of the State Enabling Act, (Chapter 484 of the General Laws).

Papers in this suit were filed on February 15, 1939, and the ruling was handed down November 21, 1939 by Justice Stanley E. Qua, upholding the Constitutionality of the State Law and observing in his decision that—"Elimination of slums may well be deemed to rise to the dignity of a public service."

A second important development of the year which is of general interest to the broader problem of housing is the experience of the Holyoke Authority in tenant relocation.

The Authority faced necessity of relocating 122 families, the majority of whom had been residing in the properties for a great many years. These families had been paying an average monthly shelter rent of \$8.40 for the past several years. The property had been originally constructed as a corporation housing program and was at the time of acquiring also under a single ownership to which revenue was not a primary factor. Standards of rents prevailing on the site were consequently lower than average and evacuated families were required to meet a shelter rent of approximately \$16.25.

The attitude of the tenants generally was found to be cooperative and the Authority feels that it may take a pardonable pride in the fact that no disagreeable circumstances arose and no hardships were imposed. On the contrary, a number of those evacuated moved to better and more modern dwellings. Incidentally, the evacuation resulted in improvements in some privately owned tenement properties in order to attract the tenants.

The Lyman Terrace project was decided upon because of its many advantages, including single ownership of nearly all of the required area, with corresponding ease of negotiation; the substandard quality of the housing located thereon; the proximity of the site to industry, business and community requirements; and other factors entering into the choice of location.

The first question confronting the Authority was that of demolition of the structures on the Lyman Terrace site. A W. P. A. project for demolition was approved and is now in the process of being carried out.

With the completion of final estimates of construction cost, operating cost, etc., we reached the point of advertising for bids on October 19, 1939.

The bids were rejected by the Authority on November 28, 1939, as being beyond the limits established by the United States Housing Authority for unit cost.

It was voted to call for new bids on the project, which included 167 dwelling units, composed of 747 rooms, an administration office and social and recreation facilities. The dwelling units are contained in eighteen buildings of brick construction.



During the year, the Authority received the resignation of James P. Harrington. Mr. Harrington had served as treasurer of the Authority and upon his resignation Frank R. Elting was named Treasurer.

The vacancy created by the resignation of Mr. Harrington was filled on April 18, 1939, when Mayor William P. Yoerg appointed Charles Klimoski to fill the unexpired term.

We submit this report, confident that low-rent housing in Holyoke has emerged from the situation of misinformation and misunderstanding and that the completion of the Lyman Terrace project, which is the net result of the year's activities, will meet with the approval of all elements within our community.

*Balance Sheet as of December 31, 1939*

ASSETS	
Cash Development Fund . . . . .	\$ 17,698.93
Bond Subscribers . . . . .	641,225.00
Development Costs . . . . .	172,714.80
Uncompleted Contracts . . . . .	19,300.00
	<hr/>
	\$850,938.73
LIABILITIES	
Notes Payable—USHA . . . . .	\$186,775.00
Interest on Notes Payable . . . . .	3,638.73
Bond Subscriptions . . . . .	641,225.00
Contract Awards . . . . .	19,300.00
	<hr/>
	\$850,938.73

**Lawrence Housing Authority**

JOHN J. DARCY, *Chairman*

GEORGE J. MCCARTHY

THOMAS M. HOWARD

WESTON F. EASTMAN

TIMOTHY H. O'NEIL

JAMES HOUSTON, *Director*

Following the request of His Honor Walter A. Griffin, Mayor of the City of Lawrence, Massachusetts, and, in compliance therewith, the State Board of Housing made a study of housing conditions in the City of Lawrence. A report of conditions was submitted and further recommended that "The City Government establish a local Housing Authority under the provisions of the Acts of 1935, Chapter 447, and when such Authority has been organized, it make a study of housing conditions throughout the city with a view to developing a comprehensive long-range plan for the clearance and rehousing of substandard housing areas."

An Advisory Committee of citizens was thereupon named by the Mayor, as follows: Daniel J. Murphy, James W. Daly, Timothy H. O'Neil, Andrew B. Sutherland, and Kendall S. Norwood, "to consider the advisability of creating a Housing Authority": they were organized on April 27, 1938 and after several meetings, including meetings at which members of the State Board of Housing were present, and having considered the report of the State Board of Housing, made formal report to Mayor Griffin recommending, "That the Mayor call to the attention of the City Council the advisability of establishing a Lawrence Housing Authority and procuring the earmarking for a Federal Loan."

At a Special Meeting, the Lawrence City Council on June 9, 1938, all members being present, after due consideration voted unanimously, "to go on record, that a Housing Authority is needed in the City of Lawrence for the purpose of clearance of sub-standard areas and to provide low rent housing facilities for families of low income", and the following were unanimously elected: Timothy H. O'Neil, Weston F. Eastman, Thomas M. Howard, George J. McCarthy. The State Board of Housing appointed the fifth member of the Authority, Daniel A. Arundel.

Having met and duly organized, Mr. Daniel A. Arundel was elected Chairman of the Board, and Mr. Weston F. Eastman, Secretary of the Board. At a later meeting, Mr. George J. McCarthy was elected Vice-Chairman of the Board, and Mr. Thomas M. Howard its Treasurer.

Request for an earmarking of funds to cover 90% of the development cost of a Housing Project was granted in the sum of \$1,500,000.

An appropriation of \$4000.00 was requested and granted by the City Council for necessary expenses in conducting surveys to obtain information necessary for a complete study of conditions, and selection of site for a project. On January 23, 1939, John J. Darcy became the appointee of the State Board of Housing due to the decease of Mr. Daniel A. Arundel. Mr. Darcy was then elected Chairman.

A survey of four districts was conducted, and a report was duly made on July 12, 1939, by the Director of the Survey. A copy of the report was delivered to His Honor Mayor Walter A. Griffin, the United States Housing Authority, and the State Board of Housing.

With the statistical information now available, conferences were held with members of the State Board of Housing and the United States Housing Authority on site selection and procedure in connection with the formal presentation of a Loan Application to the United States Housing Authority for the furtherance of a project.

The Authority with representatives of local banks and the local Chamber of Commerce had numerous interviews with interested individuals. In order to get a clear expression of opinion, a public hearing was held in the City Council Chamber on October 10, 1939.

On October 11, 1939, the local Authority made formal report to the City Government of its selection of a site and requested that a Cooperation Agreement be entered into between the City Government and the Lawrence Housing Authority. The Cooperation Agreement was executed on October 23, 1939.

After the signing of the Cooperation Agreement, the necessary details for the formal Application for Financial Assistance from the United States Housing Authority were undertaken. It was completed and filed on December 11, 1939, and is now under consideration by them.

#### *Receipts and Expenditures, Year Ending December 31, 1939*

RECEIPTS			
January 1, 1939	Unexpended Balance from Previous Year		\$ None
March 1939	Appropriation		\$4,000.00
Total Receipts			\$4,000.00
EXPENDITURES			
Salaries			\$3,286.00
Traveling Expense			None
Office Supplies			314.91
Light and Power			6.15
Rent			221.25
Typewriter			28.50
Telephone and Telegraph			54.19
Legal Expense			—
Miscellaneous: Office Furniture		\$84.00	
Corporation Seal		5.00	89.00
Total Expense			\$4,000.00
Balance on Hand, December 31, 1939			None

#### **Lowell Housing Authority**

HOMER W. BOURGEOIS, *Chairman*

JOHN H. DWYER

FRANCIS H. MCGURN

JOHN A. MCGUIRE, JR.

JOHN J. MCPADDEN, *Director*

The Lowell Housing Authority entered the year 1939 assured that the program of public low rent housing planned for this city would soon assume a definite reality. The extensive studies and preliminary preparations which engaged the Authority during the preceding months were culminated with the formal filing of an application for funds to develop the Lowell Project in late December 1938.



On February 28, 1939, Chairman Homer W. Bourgeois was notified that President Franklin D. Roosevelt had approved a loan contract in the amount of \$2,619,000 for a low rent housing project in this city.

A final and conclusive endorsement of the program of the Authority was enacted on March 10, 1939, in the extension of the Loan and Annual Contributions Contract between the U.S.H.A., the Lowell Housing Authority and the City of Lowell.

As rapidly as was practical, borings and surveys of the area were made; appraisals and options secured; titles examined and the land acquired and plans and specifications drafted. Each required phase of the development was planned and progressively effected so that on September 27, 1939 proposals were published for construction. The sealed proposals were publicly opened in the Lowell City Council Chamber on November 6, 1939. Three days later the contract for the construction of the project was awarded to the lowest bidder with the approval of the U.S.H.A.

It is not the intention of the Authority to intimately discuss each progressive detail or to digress at length on the volume of work involved and accomplished in 1939. The responsibility had been accepted and the detail essential and attention required were important only insofar as they contributed to the successful advancement of the housing program of the Authority. Each phase in the progress of the program has its individual significance in the record of public housing in Lowell.

The following summation of facts based on records compiled BEFORE and AFTER the removal of tenants in the proposed housing area, readily indicates the findings of the Authority:

<i>Before Removal</i>		<i>After Removal</i>	
Bath room . . . . .	133	Bath room . . . . .	192
Hot water . . . . .	72	Hot water . . . . .	150
Central Heating . . . . .	2	Central Heating . . . . .	39
Owner of Properties living on the Site	20	Owner of Properties living on the Site who purchased property after removal	18
Stores in Business . . . . .	43	Stores in Business . . . . .	33
<i>Family Results of Relocation</i>		<i>Distance from the Area</i>	
Bettered themselves . . . . .	299	Within 1/2 mile . . . . .	247
Did not better themselves . . . . .	31	Within 1 mile . . . . .	38
Unknown . . . . .	8	Within 1 1/4 mile . . . . .	32
Out of town . . . . .	5	Within 2 & 3/4 mile . . . . .	15
Condition remained unchanged . . . . .	2	Unknown . . . . .	8
		Out of town . . . . .	5
	345		345
	Families		Families

The Lowell Authority held thirty-one regular and special meetings during the year 1939.

The meetings aforementioned were supplemented by several conferences with members of the State Board of Housing and representatives of the U.S.H.A., both in Lowell and Boston.

*Balance Sheet as of December 31, 1939*

ASSETS	
Cash Development Fund . . . . .	\$ 80,189.89
Bond Subscribers . . . . .	1,835,500.00
Accounts Receivable . . . . .	600.00
Eminent Domain Deposit . . . . .	4,740.00
Development Cost . . . . .	708,821.38
Uncompleted Contracts . . . . .	1,954,114.81
Land Acquisition Account . . . . .	18,091.06
	<hr/>
	\$4,602,057.14
LIABILITIES	
Notes Payable . . . . .	783,500.00
Interest on Notes Payable . . . . .	10,851.27
Bond Subscriptions . . . . .	1,835,500.00
Contract Awards . . . . .	1,954,114.81
Land Acquisition Liabilities . . . . .	18,091.06
	<hr/>
	\$4,602,057.14

### New Bedford Housing Authority

JOHN B. NUNES, *Chairman*

THOMAS M. QUINN

FRANCIS O. QUINN

GEORGE SANDERSON

THOMAS E. SHEERIN

P. J. SMYTH, *Director*

Thirty-seven regular, eight special and four informal meetings were held during the Year 1939.

Due to the death of Mr. George Sanderson on July 19, 1939, the New Bedford Housing Authority continued through the year 1939 with four members.

Prior to receiving the first advance from the United States Housing Authority on May 26, 1939, in accordance with the Loan Contract, the New Bedford Housing Authority had to pay expenses incurred out of funds received from the City of New Bedford. The City Council, at its meeting of February 25, 1939, appropriated the sum of \$1,000.00 for this purpose.

A Loan and Annual Contributions Contract for \$2,013,000.00 representing ninety per centum (90%) of the actual development cost of Projects Mass 7-1 and Mass 7-2, was negotiated and signed with the United States Housing Authority on March 6, 1939.

All property on Mass 7-1, consisting of 115 city described parcels or 103 USHA parcels, has been acquired by the New Bedford Housing Authority either by deed or eminent domain proceedings. It was necessary to acquire eleven parcels by eminent domain proceedings to avoid unnecessary delays in getting clear titles. However, all owners of the properties taken by eminent domain signed voluntary options, with the exception of one owner. This owner held title to two parcels and immediately after eminent domain proceedings were instituted, accepted the offer of the New Bedford Housing Authority.

Settlements have been made on all parcels taken by eminent domain, with the exception of three. On two of these it will be necessary for the time limit for protest set by law to expire before payments can be made. On the remaining parcel, our Attorneys are waiting to hear from the Attorney representing the owner of the parcel in question.

The office in the Monte Pio Building to assist in the relocation of tenants, was opened on August 14, 1939, with two clerks and a supervisor in charge. There are only seven families remaining to be relocated, and it now appears that the relocation of 185 families in Project Mass 7-1 will be completed not later than Saturday, January 13, 1940.

#### *Facts Concerning Site Project Mass 7-1*

Cost:	\$242,634.06	
Area:	10.5927 acres	
Number of dwelling units originally on site	.	209
Number of families on site at time of acquisition	.	185
Number of persons on site at time of acquisition	.	771
Average family income per annum	.	\$835.00
Average Shelter Rent per month	.	\$ 11.98
No flush toilet within dwelling unit	.	22%
No tub or shower within dwelling unit	.	51%
No hot water within dwelling unit	.	87%
No central heating	.	90%

In addition to the regular, special and informal meetings, the Members of the New Bedford Housing Authority also attended a hearing before the Committee on Cities, State Legislature, Boston, Massachusetts, in connection with the Authority's Bill relating to the transfer of the so-called Municipal Hospital Site to the New Bedford Housing Authority for a housing project. The committee on Cities reported adversely on this Bill, and the Legislature refused to approve the transfer of the Municipal Hospital Site to the New Bedford Housing Authority. It was, therefore, necessary for the New Bedford Housing Authority to select a new site for Project Mass 7-2.



The site selected was directly south of the so-called Municipal Hospital Site.

The application for Financial Assistance for Project Mass 7-2 has been held up by the State Board of Housing until the New Bedford Housing Authority definitely informs them whether we are going to have a central heating plant or individual heating plants in Project Mass 7-2. The New Bedford Housing Authority is unable to give them this information until a reply is received from the Administrator, Honorable Nathan Straus, to our letter of December 12th regarding this matter.

Project Mass 7-2 consists of 12 USHA parcels or 38 city-described parcels.

Of the 12 USHA parcels, five are owned by the City of New Bedford and seven are privately owned.

The City Council voted to sell the five city-owned parcels to the New Bedford Housing Authority at a cost of \$4,092.79. The seven USHA parcels which are privately owned, have been optioned at a total cost of \$11,585.00, making a total option price for land and buildings on Project Mass 7-2, \$15,677.79.

Numerous conferences were held during the year with the Mayor and other City Officials of the City of New Bedford and the Members of the Authority and their Staff, in connection with various matters relating to our Housing Projects.

During the year, both the Chairman and Vice-Chairman addressed several meetings under the auspices of Luncheon Clubs, Service Clubs, etc., on the subject of slum clearance and low-rent housing.

#### *Balance Sheet as of December 31, 1939*

ASSETS	
Cash Development Fund . . . . .	\$ 68,079.76
Bond Subscribers . . . . .	1,666,600.00
Development Costs . . . . .	293,586.56
Uncompleted Contracts . . . . .	35,723.00
Deferred Charges . . . . .	632.72
	\$2,064,622.04
LIABILITIES	
Notes Payable — USHA . . . . .	346,400.00
Accounts Payable . . . . .	7,993.87
Interest on Notes Payable . . . . .	4,427.84
Bond Subscriptions . . . . .	1,666,600.00
Contract Awards . . . . .	35,723.00
Donated Surplus . . . . .	3,477.33
	\$2,064,622.04

#### **Chicopee Falls Housing Corporation**

##### *\*Profit and Loss Statement*

January 1, 1939 — December 31, 1939

Rental Income . . . . .	\$25,131.51
<b>Expenses:</b>	
Depreciation . . . . .	\$4,991.99
Electricity . . . . .	201.09
Insurance — Fire . . . . .	517.91
Insurance — Liability . . . . .	412.60
Insurance — Workmen's Compensation . . . . .	33.57
Janitor's Salary . . . . .	725.00
Janitor's Supplies . . . . .	2.77
Legal and Auditing . . . . .	503.95
Manager's Salary . . . . .	2,400.00
Miscellaneous Labor and Repairs . . . . .	2,828.79
Miscellaneous Maintenance Expenses . . . . .	168.38
Office Supplies . . . . .	58.87
Taxes — State . . . . .	30.90
Water . . . . .	1,421.21
<b>Payments to R.F.C.:</b>	
Insurance . . . . .	951.00
Interest . . . . .	7,984.57
Taxes . . . . .	2,803.42
<b>Total Expenses . . . . .</b>	<b>26,036.02</b>
<b>NET LOSS FOR YEAR ENDED DECEMBER 31, 1939 . . . . .</b>	<b>\$ 904.51</b>

\*As compiled by Doubleday, Burnett & Snow, Springfield, Massachusetts



## Chicopee Falls Housing Corporation

## \*Balance Sheet

December 31, 1939

ASSETS		
Cash on Hand and in Bank . . . . .		\$ 960.32
Real Estate:		
Buildings		
Less — Reserve for Depreciation . . . . .	\$249,817.41	12,441.87
Buildings — Net . . . . .	237,375.54	
Land . . . . .	27,000.00	
Total Real Estate . . . . .		264,375.54
Total Assets . . . . .		\$265,335.86
LIABILITIES AND CAPITAL		
Liabilities:		
Notes Payable — Chicopee Manufacturing Company . . . . .	\$ 6,200.00	
Notes Payable — Reconstruction Finance Corporation . . . . .	182,464.69	
Total Liabilities . . . . .		\$188,664.69
Capital:		
Capital Stock . . . . .	87,000.00	
Deduct — Deficit, December 31, 1939 . . . . .	10,328.83	
Net Capital . . . . .		76,671.17
TOTAL LIABILITIES AND CAPITAL . . . . .		\$265,335.86

\*As compiled by Doubleday, Burnett &amp; Snow, Springfield, Massachusetts

## Financial Statement of Lowell Homesteads

Appropriation (made in 1917) . . . . .		\$50,000.00
Total cost of Project . . . . .	\$43,255.54	
Unexpended balance returned to Treasury . . . . .	6,744.46	
	\$50,000.00	\$50,000.00
Income:		
Sale of 12 houses with lots . . . . .	\$33,425.00	
Less Unpaid Balance Nov. 30, 1939 . . . . .	1,552.59	
	\$31,872.41	
Sale Old House and Lot . . . . .	3,005.00	
Sale of 1 Lot* . . . . .	432.30	
Amount Foreclosed . . . . .	344.35	
Amount realized from sales . . . . .		\$35,654.06
Rent . . . . .		3.26
Interest . . . . .		14,768.40
Total Paid State Treasurer . . . . .		\$50,425.72
Cost of Project:		
Purchase price 7 Acres of Land with Room for 40 Houses, Including One House Standing on Lot . . . . .	\$12,500.00	
Cost of erecting 12 Houses . . . . .	28,128.77	
Improvements . . . . .	2,626.77	
		\$43,255.54
Amount of Surplus . . . . .		\$ 7,170.18

\*5 acres of the original land purchase still in possession of the Commonwealth

Lot No.	Selling Price	Total Payments to Date	Principal	Paid		Unpaid
				Interest		
1 . . . . .	432.30*	432.30	432.00	—	—	—
2 . . . . .	3100.00	4564.79	3100.00	1464.79	—	—
3 . . . . .	2900.00	4251.16	2900.00	1351.16	—	—
4 . . . . .	2900.00	3174.18	1984.99	1189.19	915.01	—
5 . . . . .	2900.00	4112.26	2900.00	1212.26	—	—
6 . . . . .	2450.00	3550.80	2450.00	1100.80	—	—
7 . . . . .	2450.00	3478.90	2450.00	1028.90	—	—
8 . . . . .	2900.00	4165.21	2900.00	1265.21	—	—
9 . . . . .	2400.00	3482.61	2400.00	1082.61	—	—
10 . . . . .	2425.00	2831.29	1787.42	1043.87	637.58	—
11 . . . . .	3000.00	4367.80	3000.00	1367.80	—	—
12 . . . . .	2900.00	3808.67	2900.00	908.67	—	—
13 . . . . .	3100.00	4506.29	3100.00	1406.29	—	—
Old House & Lot	3005.00	3071.20	3005.00	66.20	—	—
Foreclosure . . .	344.35	625.00	344.35	280.65	—	—
Rent	\$37,206.65	\$50,422.46 3.26	\$35,654.06	\$14,768.40	\$1,552.59	
Total Paid State Treasurer		\$50,425.72				

\*Lot only

### Finances — State Board of Housing

Below is listed the Appropriations, Expenses and Income of the State Board of Housing:

Appropriations, Fiscal Year ending November 30, 1939	. . . . .	\$28,276.41
Expenses, Fiscal Year ending November 30, 1939	. . . . .	\$27,973.29
Unexpended Balance	. . . . .	\$303.12
Income for Fiscal Year—Lowell Homesteads	. . . . .	\$374.66

Financial Statement Verified.

Approved: GEORGE E. MURPHY, *Comptroller*.





